Annual Report On Operations
In Nova Scotia

Insurance

Prepared by the Office of the

Superintendent of Insurance

For the Year Ended December 31, 1997

NOVA SCOTIA Business and Consumer Services

101-01086/

Annual Report on the Business

Of Insurance in Nova Scotia

For the Year Ended December 31, 1997

Prepared By

The Superintendent of Insurance
Revenue, Compliance and Registry Services
Financial Institutions Section
Department of Business and Consumer Services
Province of Nova Scotia

PO Box 2271
Halifax, NS B3J 3C8

GENERAL SUMMARY 1997

A total of 265 insurance companies were licensed to operate in the Province at December 31, 1997. They are classified as follows:

Federal	124
Foreign (Federal regulated)	103
Extra-Provincial	20
Provincial	6
Fraternal Associations	6
Reciprocal Exchanges	5
Other	1
	265

Nine companies were licensed for the first time to operate in Nova Scotia during 1997. They are as follows:

Company	*Jurisdiction of Incorporation*
Amex Assurance Company	Illinois
CNA Life Insurance Company of Canada	Federal
Coachman Insurance Company	Ontario
Everest Insurance Company of Canada	Federal
Federated Life Insurance Company of Canada	Federal
Insurance Corporation of Newfoundland Limited	Newfoundland
Life Insurance Company of Royal Bank of Canada	Federal
Perth Insurance Company	Federal
Zenith Insurance Company	Federal

Six companies ceased operations in Nova Scotia during 1997.

Company	*Jurisdiction of Incorporation*
Constitution Insurance Company of Canada	Federal
Fireman's Fund Insurance Company	California
Kent General Insurance Corporation	Federal
The London Assurance	U.K.
Marine Indemnity Insurance Company of America	New York
The Norwich Union Life Insurance Society	Federal

Five companies changed their name during 1997:

Old Name	*New Name*
Aetna Casualty & Surety Company of Canada	Travelers Casualty & Surety Company of Canada
Canadian Trinity Life Insurance Company	CT Financial Assurance Company
ITT Hartford Life Insurance Company of Canada	Hartford Life Insurance Company of Canada
New Rotterdam Insurance Company	UAP-New Rotterdam Insurance Company N.V.
Prudential of America General Insurance Company (Canada)	Liberty Insurance Company of Canada

The number of agents and agencies licensed to conduct business in the province at December 31, 1997 was approximately 4,800.

COMPARATIVE SUMMARY - 1997
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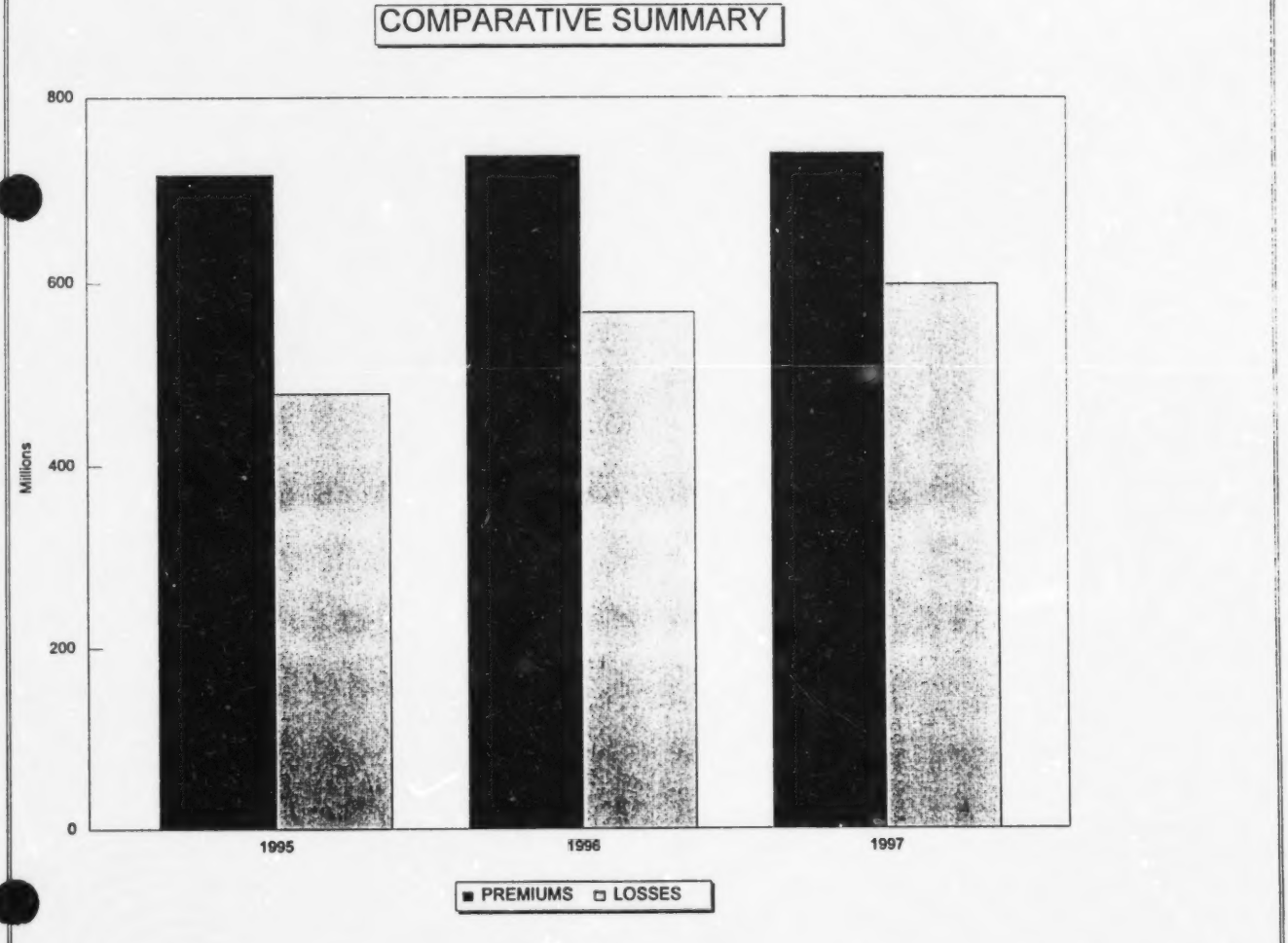
Class	1995 Premiums	1995 Losses	1995 Loss Ratio	1996 Premiums	1996 Losses	1996 Loss Ratio	1997 Premiums	1997 Losses	1997 Loss Ratio
Health	213,730	160,657	75%	208,631	201,964	97%	210,086	206,339	98%
Automobile	290,081	227,389	78%	301,022	244,676	81%	308,537	258,558	84%
Property	161,821	67,052	41%	166,824	80,608	48%	163,608	81,211	50%
Miscellaneous	51,656	23,490	45%	61,168	40,271	66%	57,942	51,853	89%
Totals	**717,288**	**478,588**	**67%**	**737,645**	**567,519**	**77%**	**740,173**	**597,961**	**81%**



LICENSED COMPANIES

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
Actra Fraternal Benefit Society 1000 Yonge Street Toronto, ON M4W 2K2	Life Accident & Sickness	Federal
Aetna Life Insurance Company PO Box 120 79 Wellington Street West Toronto, ON M5K 1N9	Life Accident & Sickness	Connecticut
Aetna Life Insurance Company of Canada PO Box 120 79 Wellington Street West Toronto, ON M5K 1N9	Life Accident & Sickness	Federal
Affiliated FM Insurance Company 155 Gordon Baker Road, Suite 202 Willowdale, ON M2H 3N7	Property, Fidelity Boiler & Machinery, Surety Marine	Rhode Island
AFLAC Insurance Company of Canada 5915 Airport Road, Suite 300 Mississauga, ON L4V 1T1	Life Accident & Sickness	Ontario
Alexander Hamilton Life Insurance Company of America 100 Sheppard Avenue East, Suite 940 North York, ON M2N 6N7	Life Accident & Sickness	Michigan
Allendale Mutual Insurance Company 155 Gordon Baker Road, Suite 202 Willowdale, ON M2H 3N7	Property, Surety, Fidelity Boiler & Machinery, Marine	Rhode Island
Allianz Insurance Company of Canada 425 Bloor Street East, Suite 200 Toronto, ON M4W 3R5	Property, Automobile, Boiler & Machinery, Credit Fidelity, Legal Expense, Liability, Surety, Marine Accident & Sickness	Federal
Allianz Life Insurance Company of North America 2005 Sheppard Avenue East, Suite 700 North York, ON M2J 5B4	Life Accident & Sickness	Minnesota
Allstate Insurance Company 10 Allstate Parkway Markham, ON L3R 5P8	Property, Automobile, Hail Boiler & Machinery, Surety, Aircraft, Fidelity, Liability	Illinois
Allstate Insurance Company of Canada 10 Allstate Parkway Markham, ON L3R 5P8	Property, Automobile, Surety Accident & Sickness, Boiler & Machinery, Fidelity, Liability Legal Expense	Federal
Allstate Life Insurance Company 10 Allstate Parkway Markham, ON L3R 5P8	Life Accident & Sickness	Illinois
Allstate Life Insurance Company of Canada 10 Allstate Parkway Markham, ON L3R 5P8	Life Accident & Sickness	Federal

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
American Bankers' Insurance Company of Florida 5001 Yonge Street, Suite 1700 North York, ON M2N 6T7	Property, Liability, Fidelity Credit, Accident & Sickness Automobile	Florida
American Bankers' Life Assurance Company of Florida 5001 Yonge Street, Suite 1700 North York, ON M2N 6T7	Life Accident & Sickness	Florida
American Credit Indemnity Company 1010 de Serigny Street, Suite 800 Longueuil, QC J4K 5G7	Credit	New York
American Home Assurance Company 145 Wellington Street West Toronto, ON M5J 1H8	Accident & Sickness, Hail Aircraft, Automobile, Boiler & Machinery, Surety, Fidelity, Property, Liability, Credit	New York
American Income Life Insurance Company c/o Robin, Cumine, MacLean & Kerr 130 Adelaide Street West, Suite 2800 Toronto, ON M5H 3P5	Life Accident & Sickness	Indiana
American International Assurance Life Company Limited 145 Wellington Street West Toronto, ON M5J 1H8	Life Accident & Sickness	Federal
American National Fire Insurance Company 40 King Street West, Suite 2100 Toronto, ON M5H 3C2	Boiler & Machinery, Fidelity Hail, Liability, Property, Surety Legal Expense, Marine	New York
American Road Insurance Company, The PO Box 6044 Dearborn, Michigan 48121	Property, Automobile, Credit Surety, Boiler & Machinery	Michigan
Amex Assurance Company 60 Bloor Street West, Suite 403 Toronto, ON M4W 3L8	Accident & Sickness	Illinois
Antigonish Farmers' Mutual Fire Insurance Company PO Box 1535 Antigonish, NS B2G 2L8	Property	Nova Scoita
Arkwright Mutual Insurance Company 4711 Yonge Street, Suite 500B North York, ON M2N 6K8	Aircraft, Boiler & Machinery Fidelity, Hail, Liability, Property, Surety	Massachusetts
Assumption Mutual Life Insurance Company 770 Main Street PO Box 160 Moncton, NB E1C 8L1	Life Accident & Sickness	New Brunswick
Avemco Insurance Company 133 Richmond Street West, Suite 600 Toronto, ON M5H 2L3	Aircraft, Accident & Sickness Marine	Maryland

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
AXA Insurance (Canada) 217 York Street London, ON N6A 5P9	Accident & Sickness, Boiler Machinery, Automobile, Fidelity, Liability, Marine Property	Ontario
AXA Pacific Insurance Company 1100 Rene Levesque Blvd. Montreal, QC H3B 4P4	Property, Automobile, Credit Fidelity, Surety, Liability Boiler & Machinery, Accident & Sickness, Aircraft, Hail	Federal
Balboa Insurance Company 201 Queens Avenue London, ON N6A 1J1	Property Accident & Sickness	California
Balboa Life Insurance Company 201 Queens Avenue London, ON N6A 1J1	Life Accident & Sickness	California
Bankers' Life and Casualty Company c/o Cassels, Brock & Blackwell 40 King Street West, Suite 2100 Toronto, ON M5H 3C2	Life - limited to business arising under group policies issued in the U.S., Accident & Sickness	Illinois
Belair Insurance Company Inc. 5455 Saint Andre Street Montreal, QC H2J 4A9	Automobile, Boiler & Machinery, Liability, Property	Quebec
Blue Cross Life Insurance Company of Canada 644 Main Street PO Box 220 Moncton, NB E1C 8L3	Life Accident & Sickness	Federal
Blue Cross of Atlantic Canada 644 Main Street PO Box 220 Moncton, NB E1C 8L3	Accident & Sickness	New Brunswick
Boiler Inspection and Insurance Company of Canada, The 18 King Street East Toronto, ON M5C 1C4	Boiler & Machinery Property	Federal
British Aviation Insurance Company Limited 161 Eglinton Avenue East, Suite 400 Toronto, ON M4P 1J5	Liability, Aircraft Inland Transportation	U.K.
CAA Insurance Company (Ontario) 60 Commerce Valley Drive East Thornhill, ON L3T 7P9	Property, Automobile	Federal
Calvert Insurance Company c/o Focus Group Inc. 36 King Street East, Suite 500 Toronto, ON M5C 1E5	Property, Liability Surety, Fidelity	Pennsylvania
Canada Life Assurance Company, The 330 University Avenue Toronto, ON M5G 1R8	Life Accident & Sickness	Federal

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
Canada Life Casualty Insurance Company 330 University Avenue Toronto, ON M5G 1R8	Property, Automobile Liability, Accident & Sickness Legal Expense	Federal
Canadian General Insurance Company 2206 Eglinton Avenue East Scarborough, ON M1L 4S8	Property, Aircraft, Boiler & Machinery, Automobile, Hail Fidelity, Liability, Accident & Sickness, Surety, Legal Exp.	Federal
Canadian Group Underwriters Insurance Company 6733 Mississauga Road, Suite 300 Box 130, Markborough Place II Mississauga, ON L5N 6J5	Property, Automobile, Credit Liability, Fidelity, Marine Legal Expense, Accident & Sickness	Federal
Canadian Lawyers Insurance Association 919 - 11 th Avenue SW, Suite 600 Calgary, AB T2R 1P3	Liability	Alberta
Canadian Millers' Mutual Insurance Company 40 George Street North Cambridge, ON N1S 2M8	Automobile, Boiler & Machinery, Hail, Liability Property	Ontario
Canadian Premier Life Insurance Company 80 Tiverton Court Markham, ON L3R 0G4	Life, Accident & Sickness Limited to servicing existing policies	Federal
Canadian Surety Company 2200 Yonge Street, Suite 1200 Toronto, ON M4S 2C6	Property, Aircraft, Automobile Fidelity, Surety, Liability Boiler & Machinery, Marine Accident & Sickness	Federal
CT Financial Assurance Company 288 Lakeshore Road East Oakville, ON	Life Accident & Sickness	Ontario
Canadian Union Insurance Company 2475 Boulevard Laurier Sillery, QC G1T 1C4	Aircraft	Quebec
Canadian Universities Reciprocal Insurance Exchange 700 Dorval Drive, Suite 514 Oakville, ON L6K 3Y3	Property, Aircraft	Ontario
Centennial Insurance Company c/o Focus Group Inc. 36 King Street East, Suite 500 Toronto, ON M5C 1E5	Property, Liability, Automobile Boiler, Plate Glass	New York
Chicago Title Insurance Company c/o Robin Cumine 130 Adelaide Street West, Suite 2800 Toronto, ON M5H 3P5	Title	Missouri
Chrysler Insurance Company 390 Brant Street, Suite 308 Burlington, ON L7R 4J4	Property, Surety, Legal Expense, Title, Automobile Liability, Boiler & Machinery Fidelity, Mortgage	Michigan

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
Chrysler Life Insurance Company of Canada 390 Brant Street, Suite 308 Burlington, ON L7R 4J4	Life Accident & Sickness	Federal
Chubb Insurance Company of Canada One Financial Place 1 Adelaide Street East, 16th Floor Toronto, ON M5C 2V9	Accident & Sickness, Marine Aircraft, Automobile, Boiler & Machinery, Fidelity, Surety Property, Liability	Federal
CIBC General Insurance Company Limited 5150 Spectrum Way Mississauga, ON L4W 5G8	Property, Automobile, Marine Liability, Surety	Federal
CIBC Life Insurance Company Limited 5150 Spectrum Way Mississauga, ON L4W 5G8	Life Accident & Sickness	Federal
Cigna Insurance Company of Canada 2 First Canadian Place PO Box 185 Toronto, ON	Property, Liability, Marine Accident & Sickness, Surety Boiler & Machinery, Fidelity Hail, Aircraft, Automobile	Federal
Cigna Life Insurance Company of Canada 250 Yonge Street, Suite 1400 Toronto, ON M5B 2L7	Life Accident & Sickness	Federal
Citadel General Assurance Company 1075 Bay Street Toronto, ON M5S 2W5	Property, Automobile, Surety Fidelity, Liability, Boiler & Machinery, Accident & Sickness	Federal
Clare Mutual Insurance Company Belliveau Cove Digby County, NS B0W 1J0	Property, Liability Theft	Nova Scotia
CNA Life Insurance Company of Canada 3 Robert Speck Parkway, Suite 900 Mississauga, ON L4Z 2G5	Life Accident & Sickness	Federal
Coachman Insurance Company 802 The Queensway, Suite 200 Toronto, ON M8Z 1N5	Automobile	Ontario
Colonia Life Insurance Company 2 St. Clair Avenue East, 6th Floor Toronto, ON M4T 2V6	Life Accident & Sickness	Federal
Combined Insurance Company of America PO Box 4081, Station "A" Toronto, ON M5W 1M7	Life Accident & Sickness	Illinois
Commerce Group Insurance Company 405 de la Concorde Street, 2nd Floor Montreal, QC H3A 1J3	Aircraft, Automobile, Boiler & Machinery, Liability, Hail Property, Surety, Fidelity	Federal
Commerce and Industry Insurance Company of Canada 145 Wellington Street West Toronto, ON M5J 1H8	Accident & Sickness, Boiler & Machinery, Aircraft, Surety Credit, Fidelity, Liability Property, Legal Expense	Ontario

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
Commercial Travellers Mutual Insurance Company 25 Princess Margaret Boulevard Etobicoke, ON M9A 1Z5	Accident & Sickness	New York
Commercial Union Assurance Company, plc c/o Encon Management Services Inc. 99 Metcalfe Street, Suite 700 Ottawa, ON K1P 6L7	Aircraft, Marine Property, Liability	U.K.
Commercial Union Assurance Company of Canada PO Box 441 Toronto, ON M5K 1L9	Property, Boiler & Machinery Liability, Surety, Fidelity, Hail Automobile, Aircraft, Credit Accident & Sickness	Federal
Commercial Union Life Assurance Company of Canada 300 Consilium Place Scarborough, ON M1H 3G2	Life Accident & Sickness	Federal
Commonwealth Insurance Company 595 Burrard Street PO Box 49115 Vancouver, BC V7X 1G4	Aircraft, Boiler & Machinery Liability, Automobile, Marine Property, Fidelity, Surety	Federal
Community Newspapers Reciprocal Insurance Exchange 1184 Speers Road, PO Box 451 Oakville, ON L6J 5A8	Liability	Ontario
CompCorp Life Insurance Company 1 Queen Street East Toronto, ON M5C 2X9	Life Accident & Sickness	Federal
Connecticut General Life Insurance Company 20 Adelaide Street East, 5th Floor Toronto, ON M5C 2T6	Life Accident & Sickness	Connecticut
Consolidated General Insurance Company Limited 154 University Avenue, Suite 510 Toronto, ON M5H 3Y9	Property	Delaware
Continental Assurance Company 105 Adelaide Street West Toronto, ON M5H 1P9	Life Accident & Sickness	Illinois
Continental Casualty Company 105 Adelaide Street West Toronto, ON M5H 1P9	Property, Automobile, Surety Fidelity, Liability, Boiler & Machinery, Aircraft, Marine Accident & Sickness	Illinois
Continental Insurance Company, The 105 Adelaide Street West Toronto, ON M5H 1P9	Property, Aircraft, Automobile Boiler & Machinery, Credit Fidelity, Hail, Liability, Surety Hail	New Hampshire

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
Co-operators General Insurance Company Priory Square Guelph, ON N1H 6P8	Accident & Sickness, Surety Aircraft, Automobile, Property Boiler & Machinery, Legal Expense, Fidelity	Federal
Co-operators Life Insurance Company 1920 College Avenue Regina, SK S4P 1C4	Life Accident & Sickness	Federal
Coseco Insurance Company Priory Square Guelph, ON N1H 6P8	Automobile, Property Liability	Federal
Crown Life Insurance Company PO Box 827 Regina, SK S4P 3B1	Life Accident & Sickness	Federal
CT Financial Assurance Company 33 Bloor Street East Toronto, ON M4W 3H1	Life Accident & Sickness	Ontario
CUMIS General Insurance Company 151 North Service Road PO Box 5065 Burlington, ON L7R 4C2	Property, Fidelity, Surety Accident & Sickness, Boiler & Machinery, Automobile Liability	Federal
CUMIS Life Insurance Company 151 North Service Road PO Box 5065 Burlington, ON L7R 4C2	Life Accident & Sickness	Federal
CUNA Mutual Insurance Society PO Box 5065 Burlington, ON L7R 4C2	Life Accident & Sickness (Servicing existing business)	Wisconsin
Desjardins-Laurentian Life Assurance Company Inc. 200 Ave des Commandeurs Levis, QC G6V 6R2	Life Accident & Sickness	Quebec
Dominion of Canada General Insurance Company 165 University Avenue, Suite 800 Toronto, ON M5H 3B9	Automobile, Fidelity, Hail Boiler & Machinery, Marine Liability, Property, Surety	Federal
Eagle Star Insurance Company Limited c/o Focus Group Inc. 36 King Street East, Suite 500 Toronto, ON M5C 1E5	Accident & Sickness, Surety Fidelity, Aircraft, Property Liability, Automobile, Marine Boiler & Machinery	U.K.
Ecclesiastical Insurance Office, plc 2300 Yonge Street, Suite 502 Toronto, ON M4P 1E4	Property, Liability, Fidelity Boiler & Machinery	U.K.
Economical Mutual Insurance Company 111 Westmount Road South PO Box 2000 Waterloo, ON N2J 4S4	Property, Automobile, Surety Fidelity, Burglary, Boiler & Machinery, Liability, Accident & Sickness	Federal

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
Elite Insurance Company PO Box 5012 Burlington, ON L7R 4L5	Aircraft, Automobile, Boiler & Machinery, Fidelity, Liability Marine, Property, Fidelity Surety, Accident & Sickness	Federal
Empire Life Insurance Company, The 259 King Street East Kingston, ON K7L 3A8	Life Accident & Sickness	Federal
Employers Insurance of Wausau, A Mutual Company c/o D.M. Williams & Associates Ltd. 3650 Victoria Park Avenue, Suite 201 North York, ON M2H 3P7	Aircraft, Boiler & Machinery Liability, Property, Automobile Fidelity, Marine, Surety	Wisconsin
Employers Reinsurance Corporation The Aetna Canada Tower 79 Wellington Street West Toronto, ON M5K 1K2	Liability	Missouri
Equitable Life Assurance Society of the United States, The 1155 Rene Levesque Blvd. West, Suite 2310 Montreal, QC H3B 2K2	Life Accident & Sickness	New York
Equitable Life Insurance Company of Canada, The One Westmount Road North Waterloo, ON N2J 4C7	Life Accident & Sickness	Federal
Everest Insurance Company of Canada 40 King Street W, Suite 5001 PO Box 1004 Toronto, ON M5H 3Y2	Aircraft, Automobile, Boiler & Machinery, Credit, Fidelity, Hail Legal Expense, Liability, Title Marine, Property, Surety	Federal
Federal Insurance Company 1 Adelaide Street East, Suite 1600 Toronto, ON M5C 2V1	Accident & Sickness, Marine Aircraft, Automobile, Fidelity Boiler & Machinery, Liability Property, Surety	Indiana
Federated Insurance Company of Canada PO Box 5800 Winnipeg, MB R3C 3C9	Property, Fidelity, Surety Boiler & Machinery, Liability Automobile	Federal
Federated Life Insurance Company of Canada 717 Portage Avenue, PO Box 5800 Winnipeg. MB R3C 3C9	Life Accident & Sickness	Federal
Federation Insurance Company of Canada 1000 de la Gauchetier Street West, Suite 500 Montreal, QC H3B 4W5	Automobile, Property, Hail Liability, Boiler & Machinery Marine, Fidelity, Surety	Federal
Financial Life Assurance Company of Canada 10 Four Seasons Place Etobicoke, ON M9B 6J2	Life Accident & Sickness	Federal
First American Title Insurance Company 1290 Central Parkway West, Suite 801 Mississauga, ON L5C 4R3	Title	California

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
First Canadian Insurance Corporation 10727 - 82 nd Avenue Edmonton, AB T6E 2B5	Life Accident & Sickness	Alberta
First North American Insurance Company 5650 Yonge Street North York, ON M2M 4G4	Property - limited to job loss insurance, merchandise repair, baggage insurance and replacement insurance and credit card insurance arising from mass marketing initiatives Automobile - limited to indemnification of credit card holders insured under a group in respect of collision damage waivers	Federal
GAN Canada Insurance Company PO Box 5012 Burlington, ON L7R 4L5	Property, Automobile, Marine Accident & Sickness, Boiler & Machinery, Liability, Hail	Federal
GAN General Insurance Company PO Box 5012 649 North Service Road West Burlington, ON L7R 4L5	Accident & Sickness, Aircraft Boiler & Machinery, Credit Automobile, Fidelity, Surety Hail, Liability, Marine, Property	Ontario
GE Capital Mortgage Insurance Company (Canada) 2300 Meadowvale Boulevard Mississauga, ON L5N 5P9	Mortgage	Federal
General Accident Assurance Company of Canada, The 2206 Eglinton Avenue East Scarborough, ON M1L 4S8	Property, Automobile, Surety Accident & Sickness, Aircraft Boiler & Machinery, Fidelity Surety, Legal Expense Liability	Federal
General American Life Insurance Company c/o RGA Life Reinsurance Co. of Canada 1501 McGill College Avenue, Suite 2220 Montreal, QC H3A 3M8	Life Accident & Sickness	Missouri
Gerling Global General Insurance Company 480 University Avenue, 16 th Floor Toronto, ON M5G 1V6	Property, Boiler & Machinery Surety, Fidelity, Marine Liability	Ontario
Gerling Global Life Insurance Company 480 University Avenue, 16 th Floor Toronto, ON M5G 1V6	Life Accident & Sickness	Ontario
Gore Mutual Insurance Company PO Box 70, 252 Dundas Street Cambridge, ON N1R 5T3	Accident & Sickness, Liability Boiler & Macinery, Property	Federal
Grain Insurance & Guarantee Company 1240 One Lombard Place Winnipeg. MB R3B 0V9	Liability Property	Federal

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
Grand Orange Lodge of British America, Benefit Fund 94 Sheppard Avenue West Willowdale, ON M2N 1M5	Life	Federal
Great American Insurance Company 40 King Street West, Suite 2100 Toronto, ON M5H 3C2		Ohio
Great-West Life Assurance Company, The 100 Osborne Street North Winnipeg, MB R3C 3A5	Life Accident & Sickness	Federal
Green Shield Canada 5001 Yonge Street, Suite 1600 North York, ON M2N 6P5	Accident & Sickness	Federal
Guarantee Company of North America, The Place du Canada, Suite 1560 Montreal, QC H3B 2R4	Property, Boiler & Machinery Fidelity, Liability, Surety Automobile, Legal Expense	Federal
Guardian Insurance Company of Canada 181 University Avenue Toronto, ON M5H 3M7	Accident & Sickness, Marine Property, Liability, Fidelity Credit, Legal Expense Automobile	Federal
Halifax Insurance Company, The 5670 Spring Garden Road Halifax, NS B3J 3H6	Property, Automobile, Surety Liability, Fidelity, Boiler & Machinery, Aircraft, Marine Accident & Sickness	Nova Scotia
Hartford Fire Insurance Company 20 York Mills Road Willowdale, ON M2P 2C2	Property, Aircraft, Boiler & Machinery, Liability, Fidelity Accident & Sickness, Surety Hail, Marine, Automobile	Connecticut
Hartford Insurance Company of Canada 20 York Mills Road Willowdale, ON M2P 2C2	Property, Aircraft, Automobile Accident & Sickness, Boiler & Machinery, Liability, Hail Fidelity, Surety, Marine	Federal
Hartford Life Insurance Company of Canada 3027 Harvester Road Burlington, ON L7N 3G9	Life Accident & Sickness	Federal
Healthcare Insurance Reciprocal of Canada 4100 Yonge Street, Suite 412 Willowdale, ON M2P 2B5	Liability Fidelity	Ontario
Heritage General Insurance Company 401 Bay Street, Mezanine 101 Toronto, ON M5H 2X4	Accident & Sickness	Ontario
Home Insurance Company, The c/o Focus Group Inc. 36 King Street East, Suite 500 Toronto, ON M5C 1E5	Property, Automobile, Fidelity Surety, Liability, Accident & Sickness, Boiler & Machinery Aircraft, Marine	Federal

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
Household Life Insurance Company 5100 Sherbrooke Street East, Suite 100 Montreal, QC H1V 3M3	Life Accident & Sickness	Michigan
Imperial Life Assurance Company of Canada, The 95 St. Clair Avenue West Toronto, ON M4V 1N7	Life Accident & Sickness	Federal
Independent Order of Foresters, The 789 Don Mills Road Don Mills, ON M3C 1T9	Life Accident & Sickness	Federal
Industrial-Alliance Life Insurance Company 1080 St. Louis Road Sillery, QC G1K 7M3	Life Accident & Sickness	Quebec
Insurance Corporation of Newfoundland Limited 187 Kenmount Road, PO Box 8485 St. John's, NF A1B 3N9	Automobile, Property, Boiler & Machinery, Fidelity, Liability Surety	Newfoundland
Jevco Insurance Company 2021 Union Avenue, Suite 1120 Montreal, QC H3A 2S9	Automobile, Property Liability, Surety	Federal
John Alden Life Insurance Company PO Box 2266 Winnipeg. MB R3C 4A6	Life Accident & Sickness	Minnesota
John Deere Insurance Company of Canada 295 Hunter Road PO Box 1000 Grimsby, ON L3M 4H5	Property, Surety, Credit Automobile, Liability, Theft Guarantee, Accident & Sickness	Federal
J. C. Penney Life Insurance Company 80 Tiverton Court, Suite 500 Markham, ON L3R 0G4	Life Accident & Sickness	Vermont
Kings Mutual Insurance Company, The PO Box 10 Berwick, NS B0P 1E0	Property	Federal
Kingsway General Insurance Company 175 Traders Blvd. Mississauga, ON L4Z 3S8	Aircraft, Fidelity, Marine Surety, Automobile Liability, Property	Ontario
Knights of Columbus 153 Dundas Street West Belleville, ON K8P 1K7	Life	Connecticut
Laurentian Life and Health Insurance Corporation, The 500, Grande-Allee est Quebec, QC G1K 7E3	Life Accident & Sickness	Quebec
Laurier Life Insurance Company 304 the East Mall, 9 th Floor Etobicoke, ON M9B 6E2	Life Accident & Sickness	Federal

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
Legacy General Insurance Company 80 Tiverton Court, Suite 500 Markham, ON L3R 0G4	Property Accident & Sickness	Federal
Liberty Insurance Company of Canada 200 Consilium Place, Suite 800 Scarborough, ON M1H 3E6	Automobile, Property Liability	Federal
Liberty Life Assurance Company of Boston 675 Cochrane Drive, Suite 100 Unionville, ON L3R 0S7	Life Accident & Sickness	Massachusetts
Liberty Mutual Fire Insurance Company 675 Cochrane Drive, Suite 100 Unionville, ON L3P 0S7	Property, Automobile, Fidelity Liability, Boiler & Machinery Aircraft, Accident & Sickness Marine	Massachusetts
Liberty Mutual Insurance Company 675 Cochrane Drive, Suite 100 Unionville, ON L3P 0S7	Property, Automobile, Fidelity Liability, Boiler & Machinery Aircraft, Accident & Sickness Marine	Massachusetts
Life Insurance Company of North America 20 Adelaide Street East, Suite 500 Toronto, ON N5C 2T6	Life Accident & Sickness	Federal
Life Insurance Company of Royal Bank of Canada 55 City Centre Drive, Suite 1100 Mississauga, ON L5B 1M3	Life Accident & Sickness	Federal
Life Investors Insurance Company of America c/o Peat Marwick Thorne 68 Scollard Street, 2 nd Floor Toronto, ON M5R 1G2	Life Accident & Sickness	Iowa
Lincoln National Life Insurance Company, The One Queen Street East, Suite 1450 Box 101 Toronto, ON M5C 2W5	Life Accident & Sickness	Indiana
Lombard General Insurance Company of Canada 105 Adelaide Street West Toronto, ON M5H 1P9	Property, Aircraft, Automobile Boiler & Machinery, Fidelity Hail, Liability, Surety, Credit	Federal
Lombard Insurance Company 105 Adelaide Street West Toronto, ON M5H 1P9	Property, Aircraft, Automobile Boiler & Machinery, Fidelity Hail, Liability, Surety, Credit	Federal
London Guarantee Insurance Company 255 Dufferin Avenue London, ON N6A 4K1	Property, Aircraft, Automobile Accident & Sickness, Boiler & Machinery, Fidelity, Liability Hail, Surety, Legal Expense	Federal
London Life Insurance Company 255 Dufferin Avenue London, ON N6A 4K1	Life Accident & Sickness	Federal

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
London & Midland General Insurance Company 201 Queens Avenue London, ON N6A 1J1	Property, Automobile, Fidelity Liability, Legal Expense Accident & Sickness, Boiler & Machinery, Surety	Federal
Lumbermens' Mutual Casualty Company 320 Front Street West, 6 th Floor Toronto, ON M5V 3B6	Aircraft, Automobile, Boiler & Machinery, Fidelity, Hail Property, Liability, Marine Surety	Illinois
Lumbermen's Underwriting Alliance 185 Dorval Avenue, Suite 500 Dorval, QC H9S 5J9	Property Boiler & Machinery	Missouri
Manufacturers Life Insurance Company, The 200 Bloor Street East Toronto, ON M4W 1E5	Life Accident & Sickness	Federal
Maritime Insurance Company Limited 60 Yonge Street, 12 th Floor Toronto, ON M5E 1H5	Property, Liability Marine	U.K.
Maritime Life Assurance Company, The 2701 Dutch Village Road PO Box 1030 Halifax, NS B3J 2X5	Life Accident & Sickness	Nova Scotia
Maritime Medical Care Inc. PO Box 2200 Halifax, NS B3J 3C6	Accident & Sickness	Nova Scotia
Markel Insurance Company of Canada 105 Adelaide Street West, 7 th Floor Toronto, ON M5H 1P9	Aircraft, Automobile, Boiler & Machinery, Fidelity, Liability Hail, Property, Surety, Marine	Federal
Metropolitan Life Insurance Company 99 Bank Street Ottawa, ON K1P 5A3	Life Accident & Sickness	New York
Metropolitan Life Insurance Company of Canada 99 Bank Street Ottawa, ON K1P 5A3	Life Accident & Sickness	Federal
MIC Life Insurance Corporation PO Box 6000 Thornhill, ON L3T 4S5	Life Accident & Sickness	Delaware
Minnesota Mutual Life Insurance Company, The c/o McLean & Kerr 130 Adelaide Street West, Suite 2800 Toronto, On M5H 3P5	Life	Minnesota
Missisquoi Insurance Company, The 30 Main Street PO Box 70 Frelighsburn, QC J0J 1C0	Property, Automobile, Boiler & Machinery, Liability, Surety Fidelity	Federal

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
Mortgage Insurance Company of Canada, The 1 Dundas Street West, Suite 1600 Toronto, ON M5G 1Z3	Mortgage Surety	Federal
Motors Insurance Corporation PO Box 6000 Thornhill, ON L3T 4S5	Property, Automobile, Boiler & Machinery, Liability, Surety Fidelity	New York
Mutual Life Assurance Company of Canada 227 King Street South Waterloo, ON N2J 4C5	Life Accident & Sickness	Federal
Mutual of Omaha Insurance Company 500 University Avenue Toronto, ON M5G 1V8	Life Accident & Sickness	Nebraska
NAC Reinsurance Corporation 200 Consumers Road, Suite 200 Willowdale, ON M2J 4R4	Property, Automobile, Fidelity Accident & Sickness, Liability Marine, Hail, Surety - limited to the business of reinsurance	New York
National Fidelity Life Insurance Company 1375 Hopkins Street Unit 1 Whitby, ON L1N 2C3	Life Accident & Sickness	Missouri
National Insurance Company Inc. 425 De Maisonneuve Blvd. West, Suite 1500 Montreal, QC H3A 3G5	Automobile, Property, Liability Fidelity, Surety Boiler & Machinery	Quebec
National Life Assurance Company of Canada, The 522 University Avenue Toronto, ON M5G 1Y7	Life Accident & Sickness	Federal
New Hampshire Insurance Company 145 Wellington Street West Toronto, ON M5J 1H8	Accident & Sickness, Aircraft Automobile, Liability, Boiler & Machinery, Property	New Hampshire
New York Life Insurance Company 51 Madison Avenue New York, NY 10010	Life Accident & Sickness	New York
Niagara Fire Insurance Company 105 Adelaide Street West Toronto, ON M5H 1P9	Property, Aircraft, Automobile Boiler & Machinery, Credit Fidelity, Hail, Liability, Surety Marine	Delaware
NN Life Insurance Company of Canada One Corcorde Gate Don Mills, ON M3C 3N6	Life Accident & Sickness	Federal
North West Commercial Travellers' Association of Canada, The 28 Main Street South PO Box 336 Winnipeg, MB R3C 2H6	Life	Federal

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
North West Life Assurance Company of Canada, The 1040 West Georgia Street, Suite 800 Vancouver, BC V6E 4H1	Life Accident & Sickness	Federal
Northern Indemnity, Inc. 120 Adelaide Street West, Suite 2210 Toronto, ON M5H 1T1	Fidelity Surety	Federal
Norwich Union Life Insurance Company (Canada) 60 Yonge Street Toronto, ON M5E 1H5	Life	Federal
Nova Scotia Health Organizations Protective Association 2 Dartmouth Road Bedford, NS B4A 2K7	Liability	Nova Scotia
Old Republic Insurance Company of Canada 100 King Street West PO Box 557 Hamilton, ON L8N 3K9	Property, Automobile Liability, Aircraft	Federal
Order of United Commercial Travelers of America, The 901 Centre Street North, Suite 300 Calgary, AB T2E 2P6	Life Accident & Sickness	Ohio
Pafco Insurance Company Limited 1243 Islington Avenue Etobicoke, ON M8X 2Y3	Accident & Sickness, Aircraft Boiler & Machinery, Credit Automobile, Fidelity, Hail Liability, Marine, Property Surety, Legal Expense	Ontario
Paul Revere Life Insurance Company, The 440 Elizabeth Street Burlington, ON L7R 4C1	Life Accident & Sickness	Massachusetts
Penncorp Life Insurance Company 90 Dundas Street West, Suite 400 Mississauga, ON L5B 2T5	Life Accident & Sickness	Pennsylvania
Pennsylvania Life Insurance Company 90 Dundas Street West, Suite 400 Mississauga, ON L5B 2T5	Life Accident & Sickness (Limited to servicing policies issued prior to July 1994)	Pennsylvania
Personal Insurance Company of Canada, The 5150 Spectrum Way Mississauga, ON L4W 5G8	Property, Automobile, Boiler & Machinery, Fidelity, Surety Liability	Federal
Perth Insurance Company 111 Westmount Road South, PO Box 2000 Waterloo, ON N2J 4S4	Property, Automobile, Liability	Federal
Phoenix Home Life Mutual Insurance Company 40 King Street West, Suite 2100 Toronto, ON M5H 3C2	Life Accident & Sickness	Connecticut

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
Phoenix Insurance Company, The 40 King Street West, Suite 2100 Toronto, ON M5H 3C2	Property, Aircraft, Automobile Boiler & Machinery, Forgery Earthquake, Expolsion,Guar.	Connecticut
Pictou County Farmers' Mutual Fire Insurance Company 49 Water Street, PO Box 130 Pictou, NS B0K 1H0	Property Liability	Nova Scotia
Pierce National Life Insurance Company 1770 West 7th Avenue, Suite 402 Vancouver, BC V6J 5E6	Life	California
Portage La Prairie Mutual Insurance Company 749 Saskatchewan Avenue East Portage La Prairie, MB R1N 3B8	Automobile, Property Liability, Legal Expense	Federal
Primerica Life Insurance Company of Canada PO Box 2500 Malton, ON L4T 4J4	Life Accident & Sickness	Federal
Primmum Insurance Company 50 Place Cremazie, 12th Floor Montreal, QC H2P 1B6	Property, Aircraft, Automobile Fidelity, Surety, Liability Boiler & Machinery	Federal
Principal Mutual Life Insurance Company c/o John Milnes & Associates 68 Scollard Street, 2 nd Floor Toronto, ON M5R 1G2	Life Accident & Sickness	Iowa
Protection Mutual Insurance Company 1275 North Service Road, Suite 810 Oakville, ON L6M 3G4	Property, Boiler & Machinery Liability, Fidelity, Surety	Illinois
Protective Insurance Company 1099 North Meridian Street Indianapolis, Indiana 46204	Automobile, Property Liability	Illinois
Provident Life and Accident Insurance Company 2000 Argentia Road, Suite 201 Mississauga, ON L5N 1V9	Life Accident & Sickness	Tennessee
Prudential Insurance Company of America, The 200 Consilium Place, Suite 500 Scarborough, ON M1H 3E4	Life Accident & Sickness	New Jersey
Prudential of America Life Insurance Company (Canada) 200 Front Street West, Suite 2300 PO Box 4092 Toronto, ON M5W 2Z1	Life Accident & Sickness	Federal
Quebec Assurance Company 10 Wellington Street East Toronto, ON M5E 1L5	Accident & Sickness, Boiler & Machinery, Aircraft,, Surety Automobile, Fidelity Liability, Property	Federal

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
Reliable Life Insurance Company 100 King Street West, PO Box 557 Hamilton, ON L8N 3K9	Life Accident & Sickness	Federal
Reliance Insurance Company 200 King Street West, Suite 1906 PO Box 61 Toronto, ON M5H 3T4	Property, Aircraft, Fidelity Automobile, Liability, Surety Marine, Accident & Sickness Boiler & Machinery	Pennsylvania
Royal Insurance Company of Canada 10 Wellington Street East Toronto, ON M5E 1L5	Accident & Sickness, Boiler & Machinery, Aircraft, Surety Automobile, Property, Hail Liability, Fidelity, Surety Marine, Legal Expense	Federal
Royal Life Insurance Company of Canada Limited 277 Lakeshore Road East Oakville, ON L6J 1H9	Life Accident & Sickness	Federal
Scotia General Insurance Company 100 Yonge Street, Suite 400 Toronto, ON M5H 1H1	Accident & Sickness, Property Legal Expense	Federal
Scotia Life Insurance Company 100 Yonge Street, Suite 400 Toronto, ON M5H 1h1	Life Accident & Sickness	Federal
Scottish & York Insurance Company Limited 2206 Eglinton Avenue East Scarborough, ON M1L 4S8	Property, Aircraft, Automobile Boiler & Machinery, Hail Legal Expense, Liability Surety	Ontario
Seaboard Life Insurance Company 2165 West Broadway Vancouver, NS V6K 4N5	Life Accident & Sickness	Federal
Seaboard Surety Company of Canada 2 Bloor Street West, Suite 1500 Toronto, ON M4W 3E2	Surety, Fidelity Liability	Federal
Security Insurance Company of Hartford 48 Yonge Street, Suite 1200 Toronto, ON M5E 1G6	Liability, Marine, Property Accident & Sickness	Connecticut
Security National Insurance Company 50 Place Cremazie, 12 th Floor Montreal, QC H2P 1B6	Property, Automobile Accident & Sickness Liability	Federal
Sentry Insurance, A Mutual Company 133 Richmond Street West, Suite 600 Toronto, ON M5H 2L3	Automobile, Fidelity, Legal Expense, Property, Boiler & Machinery, Hail, Liability Surety	Wisconsin
Skandia Insurance Company Limited 3650 Victoria Park Avenue, Suite 201 North York, ON M2H 3S7	Property, Aircraft, Automobile Boiler & Machinery, Fidelity Liability, Surety	Sweden

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
Sovereign General Insurance Company, The 855 - 2nd Street SW, Suite 2200 Calgary, AB T2P 4J8	Property, Aircraft, Accident & Sickness, Automobile, Boiler & Machinery, Credit, Hail Fidelity, Liability, Surety	Federal
Standard Life Assurance Company 1245 Sherbrooke Street West Montreal, QC H3G 1G3	Life Accident & Sickness	U.K.
Standard Life Assurance Company of Canada 1245 Sherbrooke Street West Montreal, QC H3G 1G3	Life	Federal
Stewart Title Guaranty Company 99 Metcalfe Street, Suite 1200 Ottawa, ON K1P 6L7	Title	Texas
St. Paul Fire and Marine Insurance Company 55 University Avenue, Suite 400 Toronto, ON M5J 2L3	Property, Automobile, Surety Aircraft, Boiler & Machinery Fidelity, Liability, Accident & Sickness	Minnesota
Sumitomo Marine & Fire Insurance Company Limited, The 1 Adelaide Street East, Suite 1600 Toronto, ON M5C 2V9	Property, Automobile, Boiler & Machinery, Marine, Surety Accident & Sickness, Fidelity, Liability	Japan
Sun Life Assurance Company of Canada 150 King Street West Toronto, ON M5H 1J9	Life Accident & Sickness	Federal
Sunderland Marine Mutual Insurance Company Limited 4 - 7 The Esplanade Sunderland, ENGLAND SR2 7B0	Marine	U.K.
TIG Insurance Company 133 Richmond Street West, Suite 600 Toronto, ON M5H 2L3	Property, Liability, Automobile Accident & Sickness, Boiler & Machinery, Fidelity, Surety	California
Tokio Marine & Fire Insurance Company Limited, The 105 Adelaide Street West Toronto, ON M5H 1P9	Property, Automobile, Boiler & Machinery, Credit, Fidelity Hail, Liability, Surety	Japan
Toronto Dominion General Insurance Company PO Box 307 TD Centre Toronto, ON M5K 1K2	Property, Automobile Liability	Federal
Toronto Dominion Life Insurance Company PO Box 1 TD Centre Toronto, ON M5K 1A2	Life Accident & Sickness	Federal
Toronto Mutual Life Insurance Company 112 St. Clair Avenue West Toronto, ON M4V 2Y3	Life Accident & Sickness	Federal

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
Trade Indemnity plc 331 Cooper Street, Suite 707 Ottawa, ON K2P 0G5	Credit	U.K.
Traders General Insurance Company 2206 Eglinton Avenue East Toronto, ON M1L 4S8	Property, Boiler & Machinery Aircraft, Liability, Automobile Fidelity, Surety, Hail Legal Expense	Federal
Trafalgar Insurance Company of Canada 425 Bloor Street East, Suite 100 Toronto, ON M5W 3R5	Property, Automobile, Boiler & Machinery, Liability Accident & Sickness	Federal
Transamerica Life Insurance Company of Canada 300 Consilium Place Scarborough, ON M1H 3G2	Life Accident & Sickness	Federal
Transit Insurance Company 130 Adelaide Street West, Suite 900 Toronto, ON M5H 3P5	Property, Automobile Liability - limited to servicing existing policies	Federal
Travelers Casualty and Surety Company of Canada PO Box 120 Toronto, ON M5K 1N9	Fidelity, Surety, Marine Automobile, Liability Property, Aircraft Boiler & Machinery	Federal
Travelers Indemnity Company, The 40 King Street West, Suite 2100 Toronto, ON M5H 3C2	Property, Automobile, Surety Boiler & Machinery, Aircraft Accident & Sickness, Fidelity Hail, Liability, Marine	Connecticut
Travelers Insurance Company, The 40 King Street West, Suite 2100 Toronto, ON M5H 3C2	Life Accident & Sickness	Connecticut
UAP-New Rotterdam Insurance Company N.V. 649 North service Road West PO Box 5012 Burlington, ON L7R 4L5	Property, Automobile, Hail Fidelity, Liability, Surety	Netherlands
Underwriters Insurance Company PO Box 20 Toronto, ON M5K 1N6	Property, Aircraft, Automobile Fidelity, Boiler & Machinery Liability, Surety	New Hampshire
Underwriters, Members of Lloyd's, London, England 1155 Rue Metcalfe, Suite 1540 Montreal, QC H3B 2V6	Property, Aircraft, Hail, Boiler & Machinery, Accident & Sickness Fidelity, Automobile, Credit, Legal Legal Expense, Marine	U.K.
Unifund Assurance Company 95 Elizabeth Avenue PO Box 12049 St. John's, NF A1B 1R7	Property, Automobile Liability	Federal
Union Fidelity Life Insurance Company PO Box 4081, Station "A" Toronto, ON M5W 1M7	Life Accident & Sickness	Ohio

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
United American Insurance Company 145 King Street West, Suite 1002 Toronto, ON M5H 3X6	Life Accident & Sickness	Delaware
UNUM Life Insurance Company of America 40 King Street, Suite 2100 Toronto, ON M5H 3C2	Life Accident & Sickness	Maine
Utica Mutual Insurance Company 36 King Street East, Suite 500 Toronto, ON M5C 1E5	Property, Automobile Boiler & Machinery Fidelity, Liability	New York
Virginia Surety Company, Inc. 7300 Warden Avenue Markham, ON L3R 0X3	Property, Boiler & Machinery Automobile, Liability	Illinois
Voyageur Insurance Company 44 Peel Centre Drive, Suite 300 Brampton, ON L6T 4M8	Accident & Sickness Property	Federal
Waterloo Insurance Company 111 Westmount Road South PO Box 2000 Waterloo, ON N2J 4S4	Property, Automobile Liability	Federal
Wawanesa Life Insurance Company Wawanesa, MB R0K 2G0	Life Accident & Sickness	Federal
Wawanesa Mutual Insurance Company, The 191 Broadway Winnipeg, MB R3C 3P1	Property, Automobile, Surety Fidelity, Liability, Boiler & Machinery, Marine	Federal
Wellington Insurance Company 255 Queens Avenue, Suite 500 London, ON N6A 5R8	Property, Aircraft, Accident & Sickness, Automobile Boiler & Machinery, Fidelity Hail, Liability, Surety	Federal
Westbury Canadian Life Insurance Company 21 King Street West PO Box 2918 Hamilton, ON L8N 3R5	Life Accident & Sickness	Federal
Western Assurance Company 10 Wellington Street East Toronto, ON M5E 1L5	Accident & Sickness, Boiler & Machinery, Aircraft Automobile, Fidelity, Hail Liability, Surety, Property	Federal
Western Life Assurance Company 112 St. Claire Avenue West Toronto, ON M4V 2Y3	Life	Federal
Western Surety Company 1874 Scarth Street, Suite 2000, PO Box 527 Regina, SK S4P 2G8	Surety Fidelity	Federal
Western Union Insurance Company 640 - 8 th Avenue S W, 11 th Floor Calgary, AB T2P 1G8	Automobile, Marine, Property Accident & Sickness	Alberta

LICENSED INSURERS - 1997

Company Name	Classes of Insurance	Jurisdiction of Incorporation
Yasuda Fire and Marine Insurance Company Limited, The 2 First Canadian Place, PO Box 185 Toronto, ON M5X 1A8	Property, Automobile, Surety Fidelity, Liability	Japan
Zenith Insurance Company 105 Adelaide Street W Toronto, ON M5H 1P9	Property, Liability Automobile	Federal
Zurich Indemnity Company of Canada 400 University Avenue Toronto, ON M5G 1S7	Accident & Sickness, Boiler & Machinery, Automobile Fidelity, Liability, Aircraft Hail, Marine, Property, Surety	Federal
Zurich Insurance Company 400 University Avenue Toronto, ON M5G 1S7	Automobile, Aircraft, Fidelity Liability, Boiler & Machinery Hail, Marine, Surety, Property Accident & Sickness	Switzerland
Zurich Life Insurance Company of Canada 2225 Sheppard Avenue East Willowdale, ON M2J 5C4	Life Accident & Sickness	Federal

LIFE INSURANCE

LIFE INSURANCE - POLICIES AND INSURANCE IN FORCE - 1997

Company	Type of Insurance	Policies in Force Beginning of Year		New Policies and Additions		Policies in Force End of Year	
		Number	Amount ('000)	Number	Amount ('000)	Number	Amount ('000)
Actra Fraternal Benefit Society	Ordinary	211	3,878	(52)	(1,098)	159	2,780
	Group	0	0	0	0	0	0
Aetna Life Insurance Company	Ordinary	10	81	(1)	(21)	9	60
	Group	64	1,245	(5)	(271)	59	974
Aetna Life Insurance Company of Canada	Ordinary	1,951	222,436	176	49,266	2,127	271,702
	Group	3,417	211,485	165	9,588	3,582	221,073
Alexander Hamilton Life Ins. Co. of America	Ordinary	2	214			N/A	
	Group	4,781	24,173				
Allianz Life Insurance Company of North America	Ordinary	58	188	507	30,017	565	30,205
	Group	0	0	0	0	0	0
American Bankers Life Assurance Company of Florida	Ordinary	3	56,363	(3)	(56,363)	0	0
	Group	5	51,145	64,881	85,395	64,886	136,540
American Income Life Insurance Company	Ordinary	1,666	28,191	479	6,051	2,145	34,242
	Group	0	0	0	0	0	0
American International Assurance Life Co. Limited	Ordinary	149	27,019			N/A	
	Group	0	0				
Assumption Mutual Life Insurance Company	Ordinary	4,535	187,133	(84)	1,622	4,451	188,755
	Group	1,483	66,562	271	31,269	1,754	97,831
Balboa Life Insurance Company	Ordinary	419	23,779	9	(3,294)	428	20,485
	Group	8,342	50,229	332	(910)	8,674	49,319
Blue Cross Life Insurance Company of Canada	Ordinary	4,904	50,534	513	5,245	5,417	55,779
	Group	8,942	254,569	976	52,265	9,918	306,834
Canada Life Assurance Company, The	Ordinary	16,680	864,066	(238)	49,631	16,442	913,697
	Group	130,703	3,560,107	(5,618)	1,241,423	125,085	4,801,530
Canadian Premier Life Insurance Company	Ordinary	0	0			N/A	
	Group	17	16,419				
Canadian Trinity Life Insurance Company	Ordinary	0	0			N/A	
	Group	8,644	248,502				
CIBC Life Insurance Company	Ordinary	112	9,580	156	12,985	268	22,565
	Group	11,866	252,963	6,866	299,256	18,732	552,219
Cigna Life Insurance Company of Canada	Ordinary	203	705	(4)	103	199	808
	Group	8,137	13,508	1,047	3,559	9,184	17,067
CNA Life Insurance Company of Canada	Ordinary	0	0	12	4,250	12	4,250
	Group	0	0	0	0	0	0
Colonia Life Insurance Company	Ordinary	391	44,173	253	(482)	644	43,691
	Group	0	0	0	0	0	0
Combined Insurance Company of America	Ordinary	2,611	8,807	393	2,678	3,004	11,485
	Group	72	2,704	1,166	8,784	1,238	11,488

LIFE INSURANCE - POLICIES AND INSURANCE IN FORCE - 1997

Company	Type of Insurance	Policies in Force Beginning of Year		New Policies and Additions		Policies in Force End of Year	
		Number	Amount ('000)	Number	Amount ('000)	Number	Amount ('000)
Commercial Union Life Assurance Company of Canada	Ordinary	2,224	247,826	(23)	5,987	2,201	253,813
	Group	279	8,774	(17)	72	262	8,846
Connecticut General Life Insurance Company	Ordinary	2	617	0	14	2	631
	Group	9	9	(8)	13	1	22
Continental Assurance Company	Ordinary	6	600	5	1,430	11	2,030
	Group	0	0	0	0	0	0
Co-operators Life Insurance Company	Ordinary	7,525	451,925			N/A	
	Group	5,606	350,455				
Crown Life Insurance Company	Ordinary	4,485	190,625	(161)	1,246	4,324	191,871
	Group	10,473	492,834	1,302	102,753	11,775	595,587
Cumis Life Insurance Company	Ordinary	820	15,610	(67)	(1,179)	753	14,431
	Group	292	646,795	(34)	48,700	258	695,495
Cuna Mutual Insurance Society	Ordinary	521	1,397	(37)	(87)	484	1,310
	Group	0	0	0	0	0	0
Desjardins-Laurentian Life Assurance Inc.	Ordinary	121	4,506	14	1,059	135	5,565
	Group	1	5,426	0	(2,607)	1	2,819
Empire Life Insurance Company	Ordinary	1,712	137,302	(70)	2,112	1,642	139,414
	Group	181	7,325	(82)	(2,264)	99	5,061
Equitable Life Assurance Society of the U.S.	Ordinary	4	366	0	(105)	4	261
	Group	0	0	0	0	0	0
Equitable Life Insurance Company of Canada	Ordinary	202	14,520	44	15,182	246	29,702
	Group	77	4,038	149	4,948	226	8,986
Federated Life Insurance Company of Canada	Ordinary	6	764	2	0	8	764
	Group	0	0	0	0	0	0
Financial Life Assurance Company of Canada	Ordinary	871	127,760	(11)	7,680	860	135,440
	Group	0	0	0	0	0	0
First Allmerica Financial Life Insurance Company	Ordinary	0	0	3	28	3	28
	Group	0	0	0	0	0	0
First Canadian Insurance Corporation	Ordinary	0	0	0	0	0	0
	Group	38	580	295	5,002	333	5,582
Gerling Global Life Insurance Company	Ordinary	361	69,842			N/A	
	Group	0	0				
Grand Orange Lodge of B.A. Benefit Fund	Ordinary	58	605	(10)	1	48	606
	Group	0	0	0	0	0	0
Great-West Life Assurance Company Limited	Ordinary	12,064	1,229,270	(192)	34,149	11,872	1,263,419
	Group	156,415	1,885,076	3,925	79,411	160,340	1,964,487
Hartford Life Insurance Company of Canada	Ordinary	653	17,582	(45)	(2,800)	608	14,782
	Group	0	0	0	0	0	0

LIFE INSURANCE - POLICIES AND INSURANCE IN FORCE - 1997

Company	Type of Insurance	Policies In Force Beginning of Year		New Policies and Additions		Policies In Force End of Year	
		Number	Amount ('000)	Number	Amount ('000)	Number	Amount ('000)
Household Life Insurance Company	Ordinary	0	0	1	59	1	59
	Group	0	0	4,345	38,439	4,345	38,439
Imperial Life Assurance Company of Canada	Ordinary	6,822	188,674	(104)	27,194	6,718	215,868
	Group	5,627	398,333	69	(22,826)	5,696	375,507
Independent Order of Foresters	Ordinary	2,821	52,410	(29)	(3,196)	2,792	49,214
	Group	0	0	0	0	0	0
Industrial-Alliance Life Insurance Company	Ordinary	2,350	142,675	249	21,010	2,599	163,685
	Group	1	1,566	0	(507)	1	1,059
John Alden Life Insurance Company	Ordinary	1	10	0	0	1	10
	Group	0	0	0	0	0	0
Knights of Columbus	Ordinary	2,437	65,170	34	4,042	2,471	69,212
	Group	0	0	43,200	603,758	43,200	603,758
Laurentian Life and Health Insurance Corporation	Ordinary	61	1,246	(4)	(26)	57	1,220
	Group	0	0	0	0	0	0
Laurier Life Insurance Company	Ordinary	970	101,271	(35)	(2,233)	935	99,038
	Group	0	0	0	0	0	0
Liberty Life Assurance Company of Boston	Ordinary	0	0	0	10	0	10
	Group	0	0	8	377	8	377
Life Insurance Company of North America	Ordinary	0	0	0	0	0	0
	Group	7	342	0	0	7	342
Life Investors Insurance Company of Canada	Ordinary	0	0	0	0	0	0
	Group	564	25,644	(74)	(2,448)	490	23,196
London Life Insurance Company	Ordinary	105,441	3,076,961	(2,231)	47,581	103,210	3,124,542
	Group	50,110	836,215	(50,110)	(836,215)	0	0
Manufacturers Life Insurance Company	Ordinary	16,008	1,040,027	(791)	34,031	15,217	1,074,058
	Group	34,523	1,981,624	(523)	(284,156)	34,000	1,697,468
Maritime Life Assurance Company	Ordinary	13,757	1,216,713	(443)	53,171	13,314	1,269,884
	Group	81,179	4,094,292	23,837	1,512,512	105,016	5,606,804
Metropolitan Life Insurance Company	Ordinary	39,604	662,858	4,329	138,397	43,933	801,255
	Group	3,271	161,746	479	33,330	3,750	195,076
Metropolitan Life Insurance Company of Canada	Ordinary	0	0	8,475	522,790	8,475	522,790
	Group	0	0	0	0	0	0
MIC Life Insurance Corporation	Ordinary	0	0			N/A	
	Group	14	32				
Mutual Life Assurance Company of Canada	Ordinary	37,604	2,346,720	156	89,031	37,760	2,435,751
	Group	19,154	1,061,614	1,619	66,823	20,773	1,128,437
Mutual of Omaha Insurance Company	Ordinary	3,895	107,933	(130)	6,713	3,765	114,646
	Group	1,271	19,253	(14)	1,451	1,257	20,704

LIFE INSURANCE - POLICIES AND INSURANCE IN FORCE - 1997

Company	Type of Insurance	Policies in Force Beginning of Year		New Policies and Additions		Policies in Force End of Year	
		Number	Amount ('000)	Number	Amount ('000)	Number	Amount ('000)
National Fidelity Life Insurance Company	Ordinary	2	110	0	0	2	110
	Group	0	0	0	0	0	0
National Life Assurance Company of Canada	Ordinary	3,411	273,627			N/A	
	Group	43	178,281				
New York Life Insurance Company	Ordinary	23	420	(3)	59	20	479
	Group	1,124	422,996	(147)	8,688	977	431,684
NN Life Insurance Company of Canada	Ordinary	2,365	193,642	(65)	15,018	2,300	208,660
	Group	0	0	0	0	0	0
North West Life Assurance Company of Canada	Ordinary	42	2,214	(2)	(235)	40	1,979
	Group	0	0	0	0	0	0
Norwich Union Life Insurance Company (Canada)	Ordinary	3,889	43,722	352	1,432	4,241	45,154
	Group	0	0	0	0	0	0
Order of United Commercial Travelers of America, The	Ordinary	(1)	(25)	10	270	9	245
	Group	0	0	0	0	0	0
Paul Revere Life Insurance Company	Ordinary	0	0	0	0	0	0
	Group	156	10,421	16	1,151	172	11,572
Penncorp Life Insurance Company	Ordinary	171	9,808	42	4,005	213	13,813
	Group	0	0	0	0	0	0
Pennsylvania Life Insurance Company	Ordinary	261	4,608	(32)	(489)	229	4,119
	Group	12	195	(2)	(25)	10	170
Pierce National Life Insurance Company	Ordinary	3,692	11,575	257	982	3,949	12,557
	Group	0	0	0	0	0	0
Primerica Life Insurance Company of Canada	Ordinary	1,814	338,520	8	11,166	1,822	349,686
	Group	0	0	0	0	0	0
Principal Mutual Life Insurance Company	Ordinary	4	31	(1)	(6)	3	25
	Group	0	0	0	0	0	0
Prudential Insurance Company of America	Ordinary	4,312	9,620	(477)	(325)	3,835	9,295
	Group	18	1,417,630	5,901	(1,377,134)	5,919	40,496
Prudential of America Life Insurance Company (Canada)	Ordinary	15	5,236	5	1,404	20	6,640
	Group	0	0	0	0	0	0
Reliable Life Insurance Company	Ordinary	63	17,087	10	2,378	73	19,465
	Group	0	0	0	0	0	0
Royal Life Insurance Company of Canada	Ordinary	3,453	209,284	496	87,908	3,949	297,192
	Group	0	0	0	0	0	0
Royal Maccabees Life Insurance Company	Ordinary	0	0	10	16	10	16
	Group	0	0	0	0	0	0
Seaboard Life Insurance Company	Ordinary	428	39,326	(20)	(312)	408	39,014
	Group	16,405	201,276	1,499	(1,407)	17,904	199,869

LIFE INSURANCE - POLICIES AND INSURANCE IN FORCE - 1997

Company	Type of Insurance	Policies in Force Beginning of Year		New Policies and Additions		Policies in Force End of Year	
		Number	Amount ('000)	Number	Amount ('000)	Number	Amount ('000)
Standard Life Assurance Company	Ordinary	7,232	422,979	(243)	829	6,989	423,808
	Group	3,499	70,695	1,179	39,334	4,678	110,029
Sun Life Assurance Company of Canada	Ordinary	17,094	1,019,872	(766)	(34,383)	16,328	985,489
	Group	252	4,612,775	76,017	264,507	76,269	4,877,282
Toronto Mutual Life Insurance Company	Ordinary	149	1,970	(13)	(432)	136	1,538
	Group	0	0	0	0	0	0
Transamerica Life Insurance Company of Canada	Ordinary	3,713	465,878	14	22,757	3,727	488,635
	Group	5	266	(5)	0	0	266
Travelers Insurance Company, The	Ordinary	0	0			N/A	
	Group	54	5				
Union Fidelity Life Insurance Company	Ordinary	0	0			N/A	
	Group	1,669	16,709				
United American Insurance Company	Ordinary	28	149	1	35	29	184
	Group	0	0	0	0	0	0
UNUM Life Insurance Company of America	Ordinary	2	12	0	0	2	12
	Group	895	44,628	567	4,837	1,462	49,465
Wawanesa Life Insurance Company	Ordinary	338	23,514	111	8,030	449	31,544
	Group	35	2,583	1	610	36	3,193
Westbury Canadian Life Insurance Company	Ordinary	2,213	259,257	173	40,230	2,386	299,487
	Group	417	8,462	(323)	(6,280)	94	2,182
Western Life Assurance Company	Ordinary	72	6,088	2	(4,224)	74	1,864
	Group	0	0	0	0	0	0
Zurich Life Insurance Company of Canada	Ordinary	0	0	3,284	310,377	3,284	310,377
	Group	0	0	42	22,998	42	22,998
TOTALS	**Ordinary**	**352,096**	**16,399,456**	**2,750**	**747,744**	**354,846**	**17,147,200**
	Group	**465,151**	**17,629,944**	**277,362**	**7,292,189**	**742,513**	**24,922,133**
TOTALS - 1996	**Ordinary**	**376,126**	**14,926,597**	**(24,030)**	**1,472,859**	**352,096**	**16,399,456**
	Group	**580,149**	**23,722,506**	**114,998**	**6,092,562**	**580,149**	**23,722,506**

LIFE INSURANCE - PREMIUMS AND ANNUITIES - 1997

Company	Insurance Premiums			Consideration for Annuities			
	Ordinary ('000)	Group ('000)	Total ('000)	Ordinary ('000)	Group ('000)	Total ('000)	Grand Total ('000)
Aetna Life Insurance Company	3	3	6	0	0	0	6
Aetna Life Insurance Company of Canada	1,835	760	2,595	42	0	42	2,637
AFLAC Insurance Company of Canada	2	0	2	0	0	0	2
Allianz Life Insurance of North America	3	202	205	0	0	0	205
American Bankers Life Assur. Company of Florida	0	2,075	2,075	0	0	0	2,075
American Income Life Insurance Company	517	0	517	0	0	0	517
Assumption Mutual Life Insurance Company	2,138	441	2,579	508	99	607	3,186
Balboa Life Insurance Company	62	776	838	0	0	0	838
Blue Cross Life Insurance Company of Canada	2,049	823	2,872	0	0	0	2,872
Canada Life Assurance Company, The	10,695	16,812	27,507	4,527	4,438	8,965	36,472
Canadian Premier Life Insurance Company	0	579	579	0	0	0	579
CIBC Life Insurance Company Limited	68	2,183	2,251	0	0	0	2,251
Cigna Life Insurance Company of Canada	34	196	230	0	0	0	230
CNA Life Insurance Company of Canada	7	0	7	0	0	0	7
Colonia Life Insurance Company	247	0	247	0	0	0	247
Combined Insurance Company of America	308	14	322	0	0	0	322
Commercial Union Life Assur. Company of Canada	1,645	62	1,707	633	0	633	2,340
Connecticut General Life Insurance Company	13	0	13	0	0	0	13
Continental Assurance Company	8	7	15	0	0	0	15
Crown Life Insurance Company	2,011	1,714	3,725	178	1,536	1,714	5,439
CT Financial Assurane Company	0	1,140	1,140	0	0	0	1,140
Cumis Life Insurance Company	81	4,888	4,969	0	684	684	5,653
Cuna Mutual Insurance Society	33	278	311	0	0	0	311
Desjardins-Laurentian Life Assurance Inc.	48	31	79	22	498	520	599
Empire Life Insurance Company	885	47	932	1,684	53	1,737	2,669
Equitable Life Insurance Company of Canada	176	19	195	69	0	69	264
Financial Life Assurance Company of Canada	1024	0	1,024	0	0	0	1,024
First Allmerica Financial Life Insurance Company	1	0	1	0	0	0	1

LIFE INSURANCE - PREMIUMS AND ANNUITIES - 1997

Company	Insurance Premiums			Consideration for Annuities			
	Ordinary ('000)	Group ('000)	Total ('000)	Ordinary ('000)	Group ('000)	Total ('000)	Grand Total ('000)
First Canadian Insurance Corporation	0	400	400	0	0	0	400
Gerling Global Life Insurance Company	202	0	202	0	0	0	202
Grand Orange Lodge of B.A. Benefit Fund	10	0	10	1	0	1	11
Great-West Life Assurance Company Limited	7,745	5,409	13,154	1,062	(616)	446	13,600
Hartford Life Insurance Company of Canada	301	0	301	55	224	279	580
Household Life Insurance Company	0	308	308	0	0	0	308
Imperial Life Assurance Company of Canada	2,133	1,006	3,139	643	1,667	2,310	5,449
Independent Order of Foresters, The	718	0	718	49	0	49	767
Industrial-Alliance Life Insurance Company	1,036	10	1,046	1,086	576	1,662	2,708
Knights of Columbus	992	0	992	444	0	444	1,436
Laurentian Life & Health Insurance Corporation	3	0	3	0	0	138	141
Laurier Life Insurance Company	364	0	364	15	119	134	498
Liberty Life Assurance Company of Boston	0	3	3	0	0	0	3
Life Insurance Company of North America	0	1	1	0	0	0	1
Life Investors Insurance Company of America	0	96	96	0	0	0	96
London Life Insurance Company	36,871	2,602	39,473	8,427	3,314	11,741	51,214
Manufacturers Life Insurance Company	12,130	5,614	17,744	3,646	5,008	8,654	26,398
Maritime Life Assurance Company	12,063	10,644	22,707	3,450	27,767	31,217	53,924
Metropolitan Life Insurance Company	11,434	998	12,432	2,091	1,104	3,195	15,627
Metropolitan Life Insurance Company of Canada	3,522	0	3,522	1,305	0	1,305	4,827
Minnesota Mutual Life Insurance Company	13	0	13	0	0	0	13
Mutual Life Assurance Company of Canada	20,991	3,954	24,945	4,366	4,971	9,337	34,282
Mutual of Omaha Insurance Company	1,572	48	1,620	63	0	63	1,683
National Fidelity Life Insurance Company	2	0	2	0	0	0	2
National Life Assurance Company of Canada	2,548	675	3,223	167	17,820	17,987	21,210
New York Life Insurance Company	14	1,532	1,546	0	0	0	1,546
NN Life Insurance Company of Canada	1,623	0	1,623	294	0	294	1,917
North West Life Assurance Company of Canada	12	0	12	1	0	1	13
Norwich Union Life Insurance Society	11	186	197	0	0	0	197

LIFE INSURANCE - PREMIUMS AND ANNUITIES - 1997

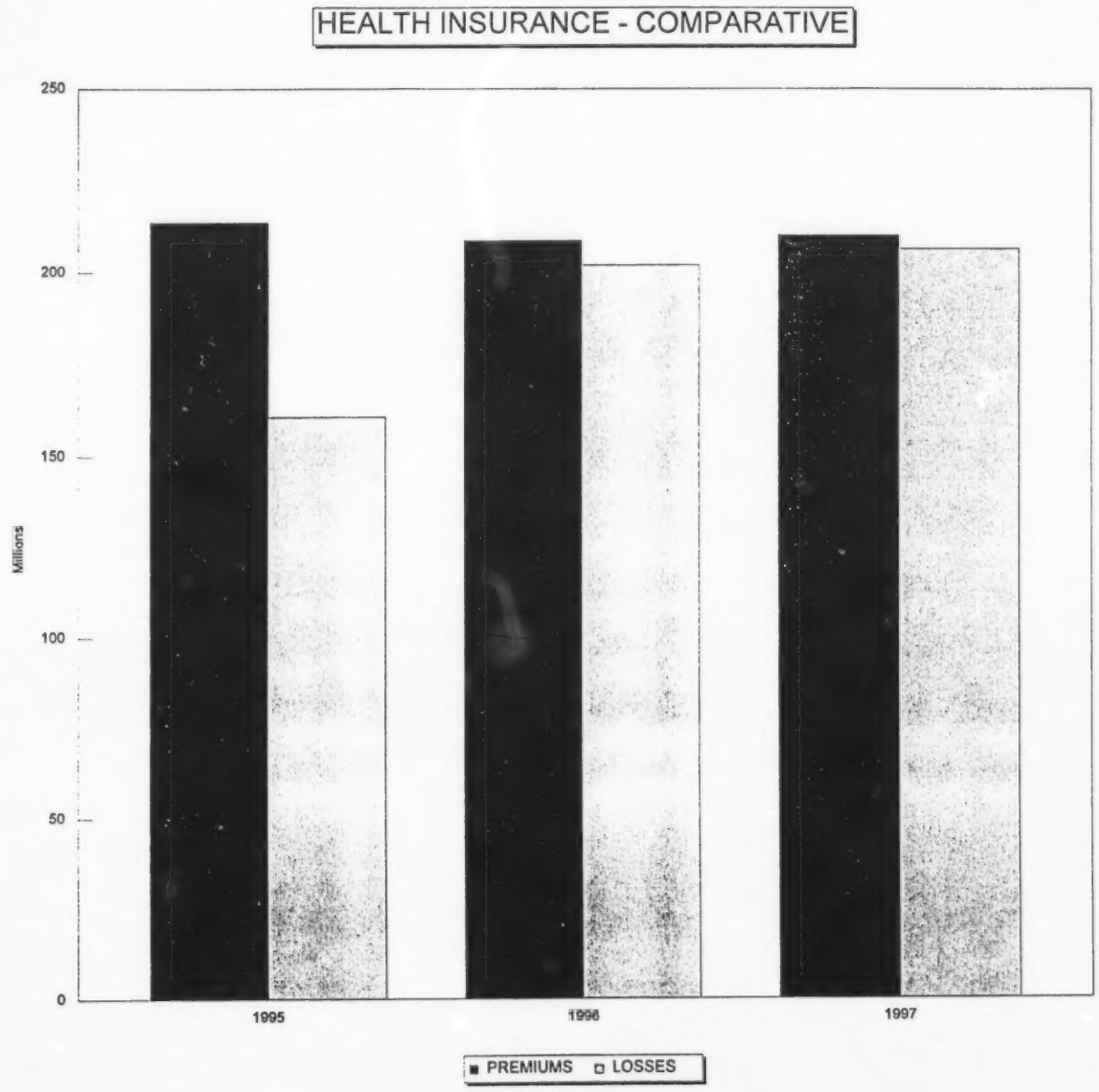
	Insurance Premiums			Consideration for Annuities			
Company	Ordinary ('000)	Group ('000)	Total ('000)	Ordinary ('000)	Group ('000)	Total ('000)	Grand Total ('000)
Paul Revere Life Insurance Company	0	22	22	0	0	0	22
Penncorp Life Insurance	100	0	100	0	0	0	100
Pennsylvania Life Insurance Company	48	1	49	2	3	5	54
Pierce National Life Insurance Company	1,761	0	1,761	6	0	6	1,767
Primerica Life Insurance Company of Canada	1,069	0	1,069	5	0	5	1,074
Prudential Insurance Company of America	321	2,734	3,055	0	0	0	3,055
Prudential of America Life Insurance Co. (Canada)	85	0	85	0	0	0	85
Reliable Life Insurance Company	78	0	78	0	0	0	78
Royal Life Insurance Company of Canada	2,273	0	2,273	500	0	500	2,773
Seaboard Life Insurance Company	213	2,231	2,444	44	0	44	2,488
Standard Life Assurance Company	4,598	239	4,837	6,700	5,204	11,904	16,741
Sun Life Assurance Company of Canada	10,776	15,782	26,558	6,841	(179)	554	27,112
Toronto Mutual Life Insurance Company	29	0	29	0	0	0	29
Transamerica Life Insurance Company of Canada	2,519	0	2,519	(93)	0	(93)	2,426
Travelers Casualty & Surety Company of Canada	14	0	14	0	0	0	14
United American Insurance Company	11	0	11	0	0	0	11
UNUM Life Insurance Company of America	0	156	156	0	0	0	156
Wawanesa Life Insurance Company	181	7	188	298	0	298	486
Westbury Canadian Life Insurance Company	1,224	(2)	1,222	23	0	23	1,245
Zurich Life Insurance Company of Canada	1,596	71	1,667	165	28	193	1,860
TOTALS	**167,099**	**87,777**	**254,876**	**49,319**	**74,318**	**123,637**	**378,513**

TOTALS - 1996	**165,156**	**84,001**	**249,157**	**67,375**	**96,061**	**163,436**	**412,593**

HEALTH INSURANCE

HEALTH - ACCIDENT AND SICKNESS
('000)

1995			1996			1997		
Premiums	Losses	Loss Ratio	Premiums	Losses	Loss Ratio	Premiums	Losses	Loss Ratio
213,730	160,657	75%	208,631	201,964	97%	210,086	206,339	98%



HEALTH - ACCIDENT AND SICKNESS - 1997

Company	Direct Premiums ('000)	Direct Losses ('000)	Loss Ratio
Actra Fraternal Benefit Society	49	26	53%
Aetna Life Insurance Company	27	19	70%
Aetna Life Insurance Company of Canada	3,154	2,885	91%
Aflac Insurance Company of Canada	32	9	28%
Allianz Life Insurance Company of North America	466	163	35%
American Bankers Insurance Company of Florida	467	129	28%
American Bankers Life Assurance Co. of Florida	2,636	479	18%
American Home Assurance Company	1	2	200%
American Income Life Insurance Company	229	143	62%
Assumption Mutual Life Insurance Company	1,000	733	73%
AXA Pacific Insurance Company	0	(97)	0%
Balboa Life Insurance Company	852	878	103%
ankers Life & Casualty Company	9	18	200%
Blue Cross Life Insurance Company of Canada	1,286	1,013	79%
Blue Cross of Atlantic Canada	46,638	41,127	88%
Canada Life Assurance Company	16,015	14,663	92%
Canadian Group Underwriters Insurance Company	20	15	75%
Canadian Premier Life Insurance Company	2,738	81	3%
Chubb Insurance Company of Canada	49	9	18%
CIBC Life Insurance Company Limited	1,433	0	0%
Cigna Insurance Company of Canada	5	(2)	0%
Cigna Life Insurance Company of Canada	250	300	120%
Citadel General Assurance Company	1,864	2,141	115%
Combined Insurance Company of America	6,365	2,057	32%
Commercial Travelers Mutual Insurance Company	5	6	120%
Commercial Union Assurance Company of Canada	6	0	0%
Commercial Union Life Assur. Company of Canada	368	(122)	0%
Connecticut General Life Insurance Company	0	1	0%
Continental Assurance Company	3	0	0%

HEALTH - ACCIDENT AND SICKNESS - 1997

Company	Direct Premiums ('000)	Direct Losses ('000)	Loss Ratio
Co-operators General Insurance Company	55	11	20%
Crown Life Insurance Company	5,864	6,912	118%
CT Financial Assurance Company	216	128	59%
Cumis General Insurance Company	30	2	7%
Cumis Life Insurance Company	3,761	2,073	55%
Desjardins-Laurentian Life Assurance Inc.	186	N/A	0%
Eagle Star Insurance Company	3	0	0%
Economical Mutual Insurance Company	5	0	0%
Empire Life Insurance Company	330	329	100%
Equitable Life Insurance Company of Canada	129	131	102%
Financial Life Assurance Company of Canada	1	15	1500%
First Canadian Insurance Corporation	375	9	2%
GAN General Insurance Company	152	0	0%
General Accident Assurance Company of Canada	1	1	100%
Great-West Life Assurance Company	14,493	13,422	93%
Green Shield Canada	710	612	86%
Guardian Insurance Company of Canada	4	0	0%
Halifax Insurance Company	2	0	0%
Hartford Life Insurance Company of Canada	128	9	7%
Heritage General Insurance Company	912	764	84%
Household Life Insurance Company	183	206	113%
Imperial Life Assurance Company of Canada	5,174	3,100	60%
Independent Order of Foresters, The	4	17	425%
Industrial-Alliance Life Insurance Company	24	56	233%
Laurier Life Insurance Company	2	0	0%
Liberty Life Assurance Company of Boston	5	0	0%
Liberty Mutual Insurance Company	0	(10)	0%
Life Investors Insurance Company of America	70	9	13%
London Life Insurance Company	6,869	9,475	138%

HEALTH - ACCIDENT AND SICKNESS - 1997

Company	Direct Premiums ('000)	Direct Losses ('000)	Loss Ratio
London & Midland General Insurance Company	599	273	46%
Manufacturers Life Insurance Company	13,509	12,718	94%
Maritime Life Assurance Company	15,588	13,165	84%
Maritime Medical Care Inc.	10,747	9,298	87%
Metropolitan Life Insurance Company	1,625	2,084	128%
Metropolitan Life Insurance Company of Canada	4	0	0%
Mutual Life Assurance Company of Canada	5,546	5,674	102%
Mutual of Omaha Insurance Company	1,398	1,533	110%
National Fidelity Life Insurance Company	23	0	0%
National Life Assurance Company of Canada	1,750	1,376	79%
New York Life Insurance Company	5	13	260%
NN Life Insurance Company of Canada	50	25	50%
rder of United Comm. Travelers of America, The	28	6	21%
PAFCO Insurance Company Ltd.	113	1	1%
Paul Revere Life Insurance Company	3,514	5,475	156%
Penncorp Life Insurance	558	149	27%
Pennsylvania Life Insurance Company	1,383	618	45%
Primerica Life Insurance Co. of Canada	5	3	60%
Provident Life & Accident Insurance Company	1	0	0%
Prudential Insurance Company of America	679	(2,685)	0%
Reliable Life Insurance Company	1,272	301	24%
Reliance Insurance Company	5	0	0%
Royal Insurance Company of Canada	3	0	0%
Scotia General Insurance Company	158	139	88%
Scotia Life Insurance Company	592	157	27%
Seaboard Life Insurance Company	1,750	670	38%
Sovereign General Insurance Company	11	0	0%
Standard Life Assurance Company	1,657	1,091	66%
Sun Life Assurance Company of Canada	16,801	46,835	279%

HEALTH - ACCIDENT AND SICKNESS - 1997

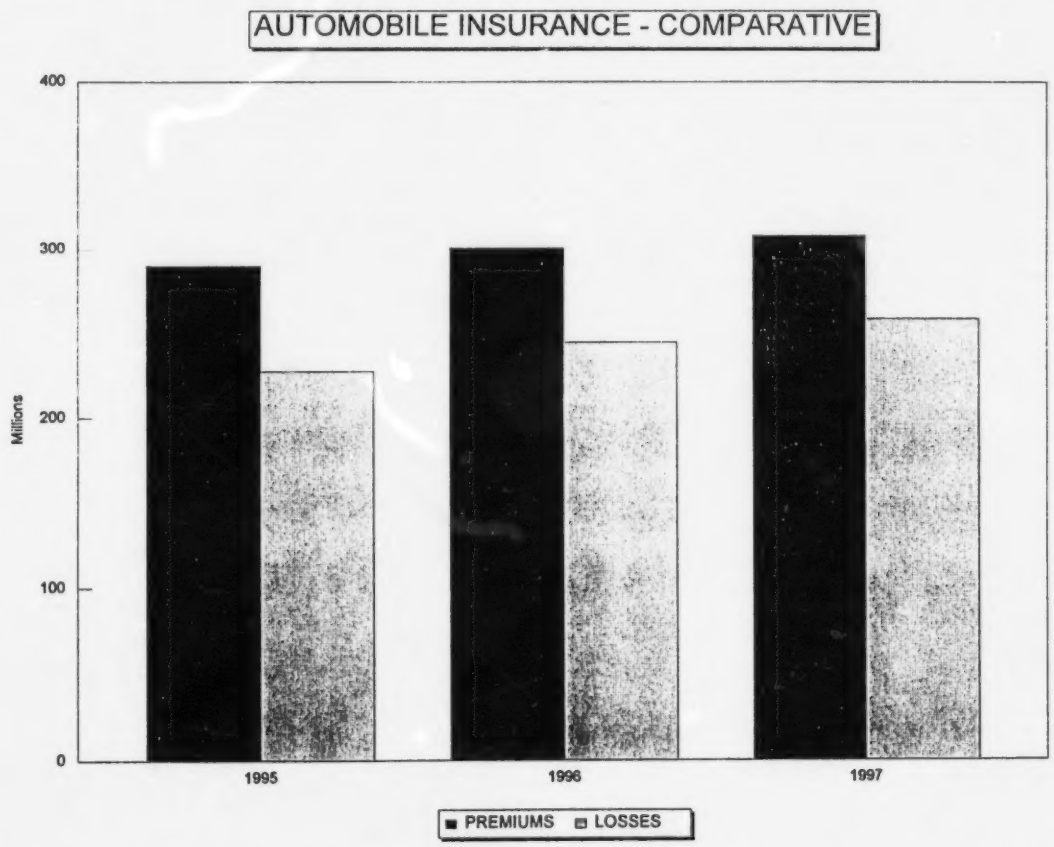
Company	Direct Premiums ('000)	Direct Losses ('000)	Loss Ratio
TIG Insurance Company	2	0	0%
Toronto Mutual Life Insurance Company	4	0	0%
Transamerica Life Insurance Company of Canada	7	26	371%
Underwriters, Members of Lloyds, London, England	114	2	2%
Union Fidelity Life Insurance Company	(15)	40	0%
UNUM Life Insurance Company of America	3,021	2,061	68%
Voyageur Insurance Company	1,358	549	40%
Wawanesa Life Insurance Company	19	19	100%
Westbury Canadian Life Insurance Company	29	206	710%
Zurich Life Insurance Company of Canada	498	570	114%
TOTAL	**210,086**	**206,339**	**98%**

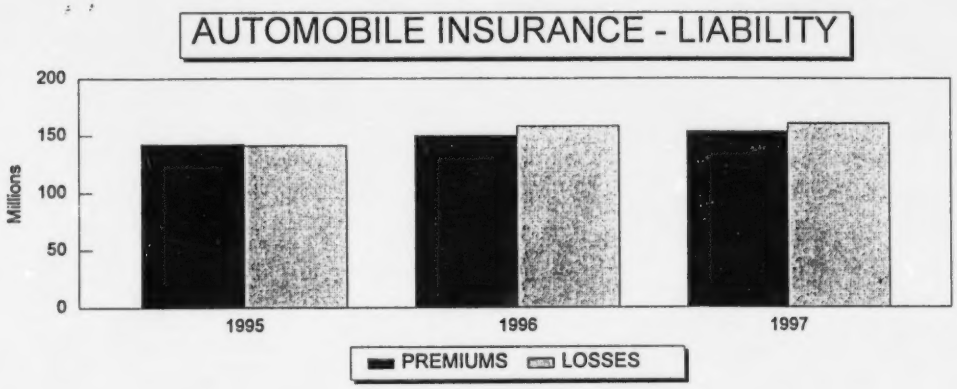
TOTAL - 1996	**208,631**	**201,864**	**97%**

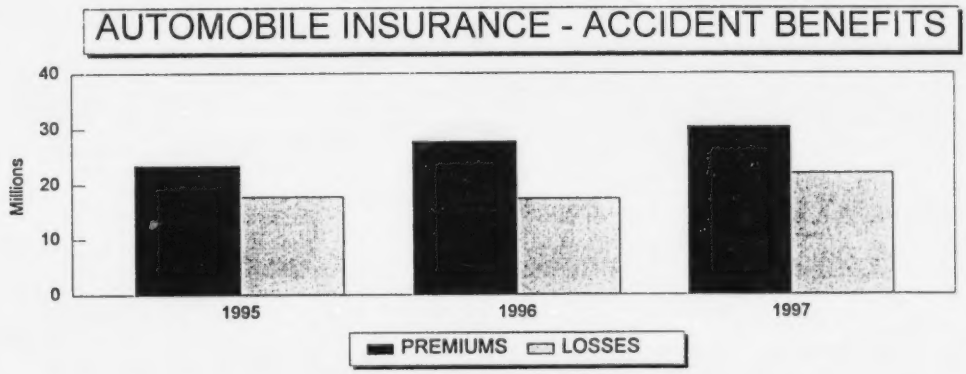
AUTOMOBILE INSURANCE

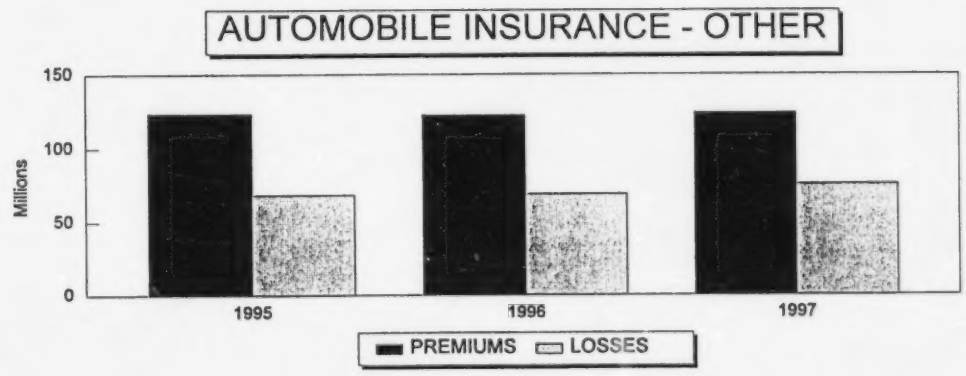
AUTOMOBILE INSURANCE - COMPARATIVE
('000)

	1995			1996			1997		
Type	Premiums	Losses	Loss Ratio	Premiums	Losses	Loss Ratio	Premiums	Losses	Loss Ratio
Liability	142,673	140,918	99%	150,144	157,882	105%	153,728	160,650	105%
Accident	23,523	17,805	76%	27,777	17,416	63%	30,428	22,022	72%
Other	123,885	68,666	55%	123,101	69,378	56%	124,381	75,886	61%
Total	**290,081**	**227,389**	**78%**	**301,022**	**244,676**	**81%**	**308,537**	**258,558**	**84%**




AUTOMOBILE INSURANCE - LIABILITY
200
150
100
50
0
Millions
1995
1996
1997
PREMIUMS
LOSSES


AUTOMOBILE INSURANCE - ACCIDENT BENEFITS
40
30
20
10
0
Millions
1995
1996
1997
PREMIUMS
LOSSES


AUTOMOBILE INSURANCE - OTHER
150
100
50
0
Millions
1995
1996
1997
PREMIUMS
LOSSES

AUTOMOBILE INSURANCE - 1997

Company		Section A Liability ('000)	Section B Accident Benifits ('000)	Section C Other ('000)	TOTALS ('000)	Overall Loss Ratio
Allianz Insurance Co. of Canada	Premiums	184	49	173	406	
	Claims	754	181	141	1,076	265%
Allstate Insurance Company	Premiums	2,766	305	1,919	4,990	
	Claims	2,080	10	1,028	3,118	62%
American Home Assurance Company	Premiums	646		181	827	
	Claims	646		131	777	94%
American Road Insurance Company	Premiums	338			338	
	Claims	87			87	26%
AXA Insurance (Canada)	Premiums	1,263	211	1,391	2,865	
	Claims	821	193	445	1,459	51%
AXA Pacific Insurance Company	Premiums	1,540	101	544	2,185	
	Claims	878	133	1,780	2,791	128%
CAA Insurance Company (Canada)	Premiums	109	25	130	264	
	Claims	2	3	115	120	45%
Canada Life Casualty Insurance Company	Premiums	1,362	265	1,118	2,745	
	Claims	1,533	147	853	2,533	92%
Canadian General Insurance Company	Premiums	7,938	1,741	6,327	16,006	
	Claims	11,817	310	3,481	15,608	98%
Canadian Group Underwriters Insurance Company	Premiums	33	9	35	77	
	Claims	10	1	23	34	44%
Canadian Surety Company	Premiums	1,326	261	835	2,422	
	Claims	4,554	769	1,642	6,965	288%
Chrysler Insurance Company	Premiums	161	0	0	161	
	Claims	71	0	0	71	44%
Chubb Insurance Company of Canada	Premiums	81	8	24	113	
	Claims	3	1	19	23	20%
CIBC General Insurance Company Limited	Premiums	1	2	2	5	
	Claims	0	0	0	0	0%
Cigna Insurance Company of Canada	Premiums	87	1	3	91	
	Claims	(158)	0	(39)	(197)	0%
Citadel General Assurance Company	Premiums	3,521	922	3,196	7,639	
	Claims	2,959	803	1,682	5,444	71%
Commerce & Industry Insurance Company of Canada	Premiums	0	0	0	0	
	Claims	(19)	0	(4)	(23)	0%
Commercial Union Assurance Company of Canada	Premiums	9,129	2,430	6,321	17,880	
	Claims	7,556	1,015	4,019	12,590	70%
Continental Casualty Company	Premiums	6	3	1	10	
	Claims	10	0	0	10	100%

AUTOMOBILE INSURANCE - 1997

Company		Section A Liability ('000)	Section B Accident Benifits ('000)	Section C Other ('000)	TOTALS ('000)	Overall Loss Ratio
Continental Insurance Company	Premiums	37	2	10	49	
	Claims	1	0	0	1	2%
Co-operators General Insurance Company	Premiums	12,711	2,615	9,271	24,597	
	Claims	13,024	1,013	6,243	20,280	82%
Coseco Insurance Company	Premiums	384	42	277	703	
	Claims	261	112	281	654	93%
Cumis General Insurance Company	Premiums	4	0	9	13	
	Claims	0	0	0	0	0%
Dominion of Canada General Insurance Company	Premiums	5,839	855	4,278	10,972	
	Claims	8,122	2,262	2,860	13,244	121%
Economical Mutual Insurance Company	Premiums	9,791	2,974	8,718	21,483	
	Claims	9,491	1,178	6,799	17,468	81%
Employers Insurance of Wausau, A Mutual Company	Premiums	2	1	2	5	
	Claims	25	0	4	29	580%
Federated Insurance Company of Canada	Premiums	2	0	0	2	
	Claims	0	0	0	0	0%
Federation Insurance Company of Canada	Premiums	1,837	455	1,673	3,965	
	Claims	713	285	901	1,899	48%
GAN Canada Insurance Company	Premium	33	7	36	76	
	Claims	(11)	(2)	13	0	0%
GAN General Insurance Company	Premium	3,330	749	3,306	7,385	
	Claims	3,939	761	1,859	6,559	89%
General Accident Assurance Company of Canada	Premiums	10,865	2,243	7,891	20,999	
	Claims	11,620	2,568	4,295	18,483	88%
Guarantee Company of North America	Premium	22	2	20	44	
	Claims	0	0	1	1	2%
Guardian Insurance Company of Canada	Premiums	6,966	1,760	6,088	14,814	
	Claims	6,269	854	3,548	10,671	72%
Halifax Insurance Company	Premiums	18,757	2,863	15,771	37,391	
	Claims	24,714	1,601	8,293	34,608	93%
Hartford Fire Insurance Company	Premiums	1	(1)	2	2	
	Claims	49	4	0	53	2650%
Jevco Insurance Company	Premiums	507	413	252	1,172	
	Claims	431	301	76	808	69%
Kingsway General Insurance Company	Premiums	370	16	73	459	
	Claims	88	184	122	394	86%
Liberty Insurance Company of Canada	Premiums	684	51	482	1,217	
	Claims	364	49	348	761	63%

AUTOMOBILE INSURANCE - 1997

Company		Section A Liability ('000)	Section B Accident Benifits ('000)	Section C Other ('000)	TOTALS ('000)	Overall Loss Ratio
Liberty Mutual Fire Insurance Company	Premiums	0	0	0	0	
	Claims	(17)	0	2	(15)	0%
Liberty Mutual Insurance Company	Premiums	413	43	185	641	
	Claims	862	149	178	1,189	185%
Lombard General Insurance Company of Canada	Premiums	2,424	331	1,602	4,357	
	Claims	2,514	103	691	3,308	76%
Lombard Insurance Company	Premiums	2,611	564	2,343	5,518	
	Claims	1,373	459	1,611	3,443	62%
Lumberman's Mutual Casualty Company	Premiums	85	2	2	89	
	Claims	101	53	0	154	173%
Markel Insurance Company of Canada	Premiums	832	25	644	1,501	
	Claims	1,091	7	147	1,245	83%
Missisquoi Insurance Company, The	Premiums	2,092	734	2,666	5,492	
	Claims	1,832	160	1,657	3,649	66%
Motors Insurance Corporation	Premiums	395	0	0	395	
	Claims	213	0	0	213	54%
National Insurance Company Inc.	Premiums	668	168	451	1,287	
	Claims	211	62	279	552	43%
Old Republic Insurance Company of Canada	Premiums	14	1	0	15	
	Claims				0	0%
PAFCO Insurance Company	Premiums	1,095	152	206	1,453	
	Claims	418	76	210	704	48%
Personal Insurance Company of Canada	Premiums	3,011	688	3,284	6,983	
	Claims	3,713	1,189	1,862	6,764	97%
Portage La Praire Mutual Insurance Company	Premiums	2,524	889	2,484	5,897	
	Claims	1,831	331	1,212	3,374	57%
Protective Insurance Company	Premiums	17	2	1	20	
	Claims	27	2	(1)	28	140%
Reliance Insurance Company	Premiums	18	0	0	18	
	Claims	0	0	0	0	0%
Royal Insurance Company of Canada	Premiums	12,619	1,962	9,111	23,692	
	Claims	9,356	1,391	5,133	15,880	67%
St. Paul Fire & Marine Insurance Company	Premiums	11	7	5	23	
	Claims	8	2	18	28	122%
Scottish & York Insurance Co. Ltd.	Premiums	597	21	487	1,105	
	Claims	21	0	202	223	20%
Security National Insurance Company	Premiums	2,859	285	4,031	7,175	
	Claims	3,775	666	2,541	6,982	97%

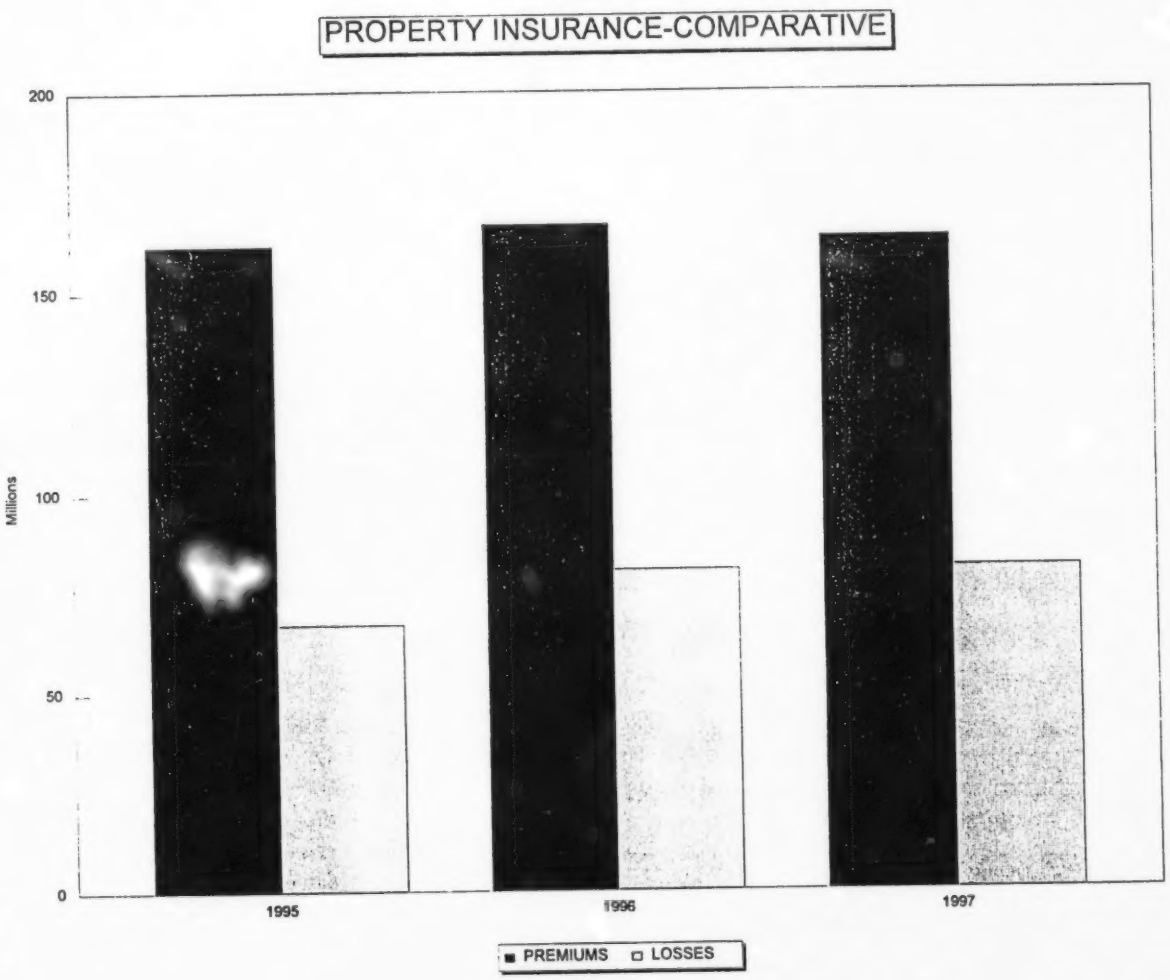
AUTOMOBILE INSURANCE - 1997

Company		Section A Liability ('000)	Section B Accident Benifits ('000)	Section C Other ('000)	TOTALS ('000)	Overall Loss Ratio
Sentry Insurance	Premiums	9	0	1	10	
A Mutual Company	Claims	2	0	1	3	30%
Sovereign General	Premiums	1,365	204	964	2,533	
Insurance Company	Claims	1,811	237	448	2,496	99%
TIG Insurance	Premiums	1	1	1	3	
Company	Claims	N/A	N/A	N/A	0	0%
Tokio Marine & Fire	Premiums	15	2	9	26	
Insurance Company Ltd.	Claims	43	1	10	54	0%
Traders General	Premiums	1,686	407	1,718	3,811	
Insurance Company	Claims	1,195	164	1,214	2,573	68%
Trafalgar Insurance Company	Premiums	840	187	775	1,802	
of Canada	Claims	2,479	47	319	2,845	158%
Travelers Casualty & Surety	Premiums	8	1	0	9	
Company of Canada	Claims	(4)	0	5	1	11%
Underwriters, Members	Premiums	511	48	299	858	
of Lloyds, London, England	Claims	1,222	138	144	1,504	175%
Unifund Assurance	Premiums	2,756	454	2,949	6,159	
Company	Claims	3,306	286	1,704	5,296	86%
Waterloo Insurance	Premiums	722	200	759	1,681	
Company	Claims	838	48	396	1,282	76%
Wawanesa Mutual	Premiums	6,147	789	5,059	11,995	
Insurance Company	Claims	5,992	876	2,668	9,536	79%
Wellington	Premiums	(105)	(15)	(21)	(141)	
Insurance Company	Claims	(3,748)	(712)	(99)	(4,559)	3233%
Western Union	Premiums	7	1	2	10	
Insurance Company	Claims	50	18	19	87	870%
Zurich Indemnity	Premiums	20	4	15	39	
Company of Canada	Claims	25	(62)	30	(7)	0%
Zurich Insurance	Premiums	4,828	891	3,990	9,709	
Company	Claims	7,406	1,595	2,326	11,327	117%
TOTALS	**Premiums**	**153,728**	**30,428**	**124,381**	**308,537**	
	Claims	**160,650**	**22,022**	**75,886**	**258,558**	**84%**
TOTALS - 1996	**Premiums**	**150,144**	**27,777**	**123,101**	**301,022**	
	Claims	**157,822**	**17,416**	**69,378**	**244,676**	**81%**

PROPERTY INSURANCE

PROPERTY INSURANCE
('000)

1995			1996			1997		
Premiums	Losses	Loss Ratio	Premiums	Losses	Loss Ratio	Premiums	Losses	Loss Ratio
161,821	67,052	41%	166,824	80,608	48%	163,608	81,211	50%



PROPERTY INSURANCE - 1997

Company	Premiums			Claims	
	Personal ('000)	Commercial ('000)	Total ('000)	Losses ('000)	Loss Ratio
Affiliated FM Insurance Company	0	271	271	24	9%
Allendale Mutual Insurance Company	0	2,421	2,421	509	21%
Allianz Insurance Company of Canada	128	575	703	39	6%
Allstate Insurance Company of Canada	1,442	0	1,442	620	43%
American Bankers Insurance Co. of Florida	2,236	14	2,250	316	14%
American Home Assurance Company	0	2,123	2,123	1,431	67%
American Road Insurance Company	0	1	1	21	0%
Antigonish Farmers' Mutual Fire Ins. Co.	1,589	0	1,589	427	27%
Arkwright Mutual Insurance Company	0	148	148	(8)	0%
AXA Insurance (Canada)	344	130	474	445	94%
AXA Pacific Insurance Company	(6)	235	229	40	17%
Balboa Insurance Company	93	0	93	48	52%
Boiler Insp. & Ins. Co. of Canada, The	0	13	13	0	0%
CAA Insurance Company (Ontario)	22	0	22	0	0%
Canada Life Casualty Insurance Company	704	0	704	409	58%
Canadian General Insurance Company	6,056	1,442	7,498	3,073	41%
Canadian Group Underwriters Insurance Company	236	0	236	78	33%
Canadian Millers Mutual Fire Insurance Company	0	38	38	0	0%
Canadian Surety Company	359	480	839	1,765	210%
Canadian University Reciprocal Ins. Exchange	0	201	201	(79)	0%
Chubb Insurance Company of Canada	65	369	434	27	6%
Cigna Insurance Company of Canada	0	200	200	178	0%
Citadel General Assurance Company	3,881	344	4,225	1,820	43%
Clare Mutual Insurance Company	876	0	876	129	15%
Commerce & Industry Insurance Company of Canada	0	4	4	(170)	0%
Commercial Union Assurance Company of Canada	6,108	2,967	9,075	4,915	54%
Commercial Union Assurance Company plc	0	15	15	721	0%
Commonwealth Insurance Company	0	170	170	52	31%
Continental Casualty Company	0	8	8	0	0%

PROPERTY INSURANCE - 1997

	Premiums			Claims	
Company	Personal ('000)	Commercial ('000)	Total ('000)	Losses ('000)	Loss Ratio
Continental Insurance Limited	0	604	604	318	53%
Co-operators General Insurance Company	8,243	3,608	11,851	5,999	51%
Coseco Insurance Company	184	0	184	280	152%
Cumis General Insurance Company	580	298	878	641	73%
Dominion of Canada General Insurance Company	3,831	1,226	5,057	2,910	58%
Ecclesiastical Insurance Office, plc.	5	1,435	1,440	707	49%
Economical Mutual Insurance Company	11,236	2,366	13,602	6,383	47%
Elite Insurance Company	1	0	1	0	0%
Employers Insurance of Wausau, A Mutual Co.	0	131	131	0	0%
Federation Insurance Company of Canada	0	34	34	33	97%
Federation Insurance Company of Canada	1,018	174	1,192	429	36%
First North American Insurance Company	489	0	489	57	12%
GAN Canada Insurance Company	59	2	61	68	111%
GAN General Insurance Company	1,466	1,230	2,696	1,043	39%
General Accident Assurance Co. of Canada	6,742	3,514	10,256	6,980	68%
Gerling Global General Insurance Company	0	394	394	677	0%
Gore Mutual Insurance Company	1	5	6	0	0%
Grain Insurance & Guarantee Company	65	30	95	9	9%
Guarantee Company of North America, The	1	67	68	4	6%
Guardian Insurance Company of Canada	4,210	3,380	7,590	5,204	69%
Halifax Insurance Company	14,237	7,347	21,584	8,921	41%
Hartford Fire Insurance Company	0	321	321	408	127%
Jevco Insurance Company	0	5	5	1	20%
Kings Mutual Insurance Company	3,023	99	3,122	1,045	33%
Kingsway General Insurance Company	86	104	190	114	60%
Legacy General Insurance Company	423	0	423	17	4%
Liberty Insurance Company of Canada	290	0	290	103	36%
Liberty Mutual Insurance Company	12	196	208	(329)	0%
Lombard General Insurance Company of Canada	232	3816	4,048	2904	72%

PROPERTY INSURANCE - 1997

	Premiums			Claims	
Company	Personal ('000)	Commercial ('000)	Total ('000)	Losses ('000)	Loss Ratio
Lombard Insurance Company	2088	0	2,088	1334	64%
London Assurance, The	0	9	9	0	0%
Lumberman`s Mutual Casualty Company	3	1,171	1,174	320	27%
Lumberman`s Underwriting Alliance	0	1,221	1,221	56	5%
Maritime Insurance Company Limited	0	4	4	0	0%
Markel Insurance Company of Canada	0	194	194	47	24%
National Insurance Company Inc.	91	47	138	58	42%
New Hampshire Insurance Company	0	0	0	5	0%
Old Republic Insurance Company of Canada	12	0	12	0	0%
Pafco Insurance Company	21	111	132	(9)	0%
Personal Insurance Company of Canada	1,681	0	1,681	1,104	66%
Pictou Co. Farmers Mutual Fire Insurance Company	272	214	486	245	50%
Portage La Prairie Mutual Insurance Company	1,932	259	2,191	1,063	49%
Protection Mutual Insurance Company	0	195	195	1,280	656%
Reliance Insurance Company	0	67	67	872	0%
Royal Insurance Company of Canada	6,137	7,296	13,433	8,505	63%
St. Paul Fire & Marine Insurance Company	0	1,126	1,126	231	21%
Scottish & York Insurance Company Limited	0	337	337	193	57%
Security Insurance Company of Hartford	0	116	116	0	0%
Security National Insurance Company	1,403	0	1,403	920	66%
Skandia Insurance Company Limited	0	1,173	1,173	0	0%
Sovereign General Insurance Company	444	809	1,253	394	31%
Sumitomo Marine & Fire Insurance Company Limited	0	1	1	0	0%
TIG Insurance Company	0	27	27	0	0%
Tokio Marine & Fire Insurance Company Limited	0	97	97	6	6%
Traders General Insurance Company	842	0	842	692	82%
Trafalgar Insurance Company of Canada	406	0	406	186	46%
Travelers Casualty & Surety Company of Canada	0	(2)	(2)	(16)	800%
Travelers Indemnity Company	0	(8)	(8)	0	0%

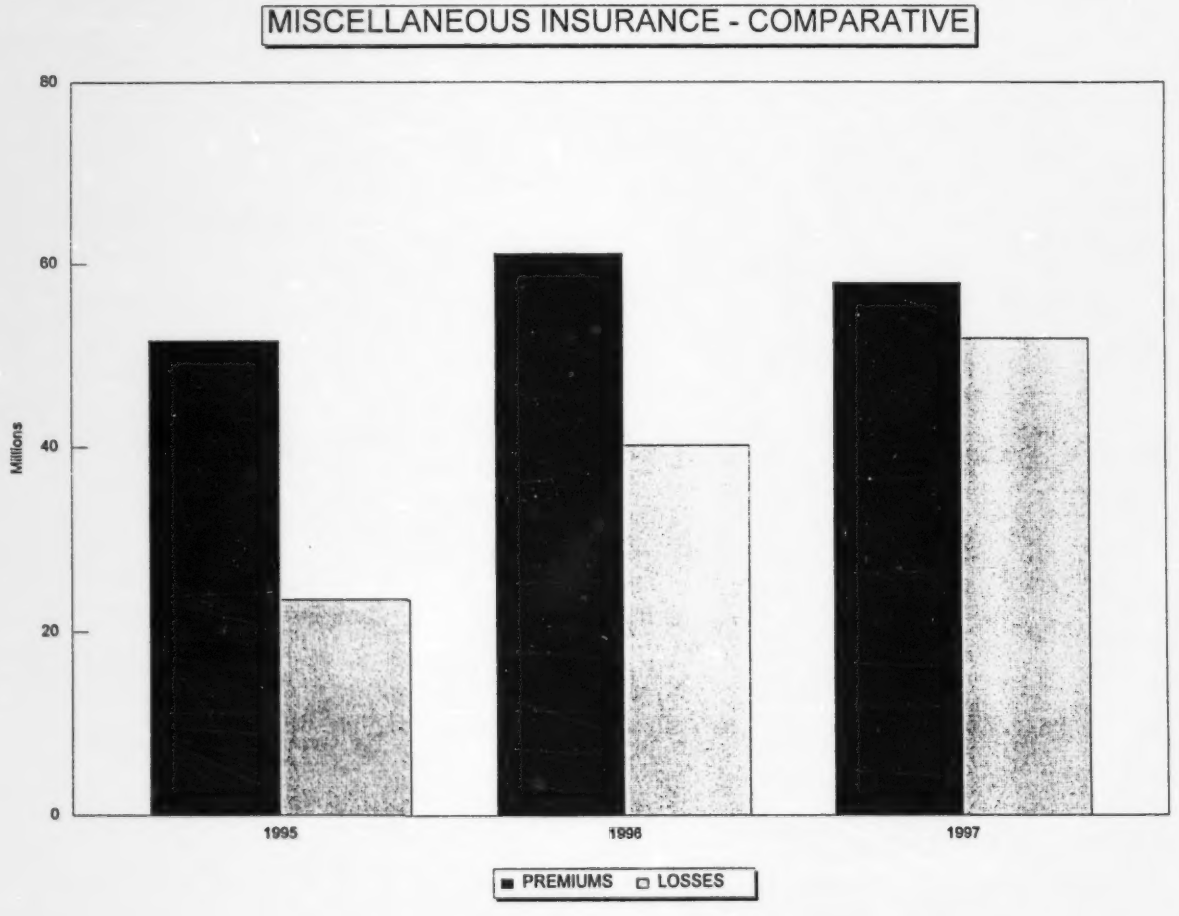
PROPERTY INSURANCE - 1997

Company	Premiums			Claims	
	Personal ('000)	Commercial ('000)	Total ('000)	Losses ('000)	Loss Ratio
Underwriters, Members of Lloyds, London, England	331	626	957	(2,339)	0%
Unifund Assurance Company	2,245	0	2,245	1,115	50%
Voyageur Insurance Company	22	0	22	11	50%
Waterloo Insurance Company	437	0	437	202	46%
Wawanesa Mutual Insurance Company	3,200	493	3,693	629	17%
Western Union Insurance Company	1	0	1	1	100%
Yasuda Fire & Marine Insurance Company Limited	0	5	5	7	140%
Zurich Indemnity Company of Canada	15	0	15	320	2133%
Zurich Insurance Company	2,644	671	3,315	2,023	61%
TOTAL	**104,794**	**58,814**	**163,608**	**81,211**	**50%**
TOTAL - 1996	**104,283**	**62,541**	**166,824**	**80,608**	**48%**

MISCELLANEOUS INSURANCE

MISCELLANEOUS INSURANCE - COMPARATIVE
('000)

	1995			1996			1997		
Type	Premiums	Losses	Loss Ratio	Premiums	Losses	Loss Ratio	Premiums	Losses	Loss Ratio
Aircraft	2,498	1,863	75%	701	1,086	155%	770	5,029	653%
Boiler & Mach.	5,271	492	9%	6,822	2,197	32%	7,210	5,455	76%
Warranty & Mtg.	549	286	52%	1,408	21	1%	3,108	456	15%
Fidelity	1,665	1,266	76%	1,114	(122)		995	7	1%
Title & Liability	28,354	15,057	53%	36,705	31,004	84%	32,780	29,094	89%
Surety	3,652	1,990	54%	4,439	1,701	38%	3,988	964	24%
Marine & Credit	9,667	2,536	26%	9,979	4,384	44%	9,091	10,848	119%
Total	**51,656**	**23,490**	**45%**	**61,168**	**40,271**	**66%**	**57,942**	**51,853**	**89%**



MISCELLANEOUS INSURANCE CLASSES - 1997

Company		Aircraft ('000)	Boiler & Machinery ('000)	Credit ('000)	Fidelity ('000)	Title & Liability ('000)	Surety ('000)	Marine ('000)	Warranty & Mortgage ('000)	TOTAL ('000)	Loss Ratio
Affiliated FM Insurance	Premiums		7							7	
	Losses		0							0	0%
Allendale Mutual Insurance Company	Premiums		122							122	
	Losses		1,955							1,955	1602%
Allianz Insurance Co. of Canada	Premiums		9			274		15		298	
	Losses					177				177	59%
American Bankers Insurance Company	Premiums			25		178				203	
	Losses				1	40				41	20%
American Credit Indemnity Company	Premiums			40						40	
	Losses			1						1	0%
American Home Assurance Company	Premiums	8	2	3	26	1,040	93	23		1,195	
	Losses	39	1	1	2	780	49	10		882	74%
American National Fire Insurance Company	Premiums							26		26	
	Losses							153		153	0%
Arkwright Mutual Insurance Company	Premiums		26							26	
	Losses									0	0%
Avemco Insurance Company	Premiums	109								109	
	Losses	62								62	57%
AXA Insurance (Canada)	Premiums		5			27		2		34	
	Losses					40				40	118%
AXA Pacific Insurance	Premiums	(2)			64	266	8	378		714	
	Losses				28	874	(27)	459		1,334	187%
Boiler Inspection & Ins. Co. of Canada, The	Premiums		361							361	
	Losses		431							431	119%
British Aviation Ins. Co. Limited	Premiums	32				41				73	
	Losses	(722)				86				(636)	0%
Canadian General Insurance Company	Premiums		15		4	952	518			1,489	
	Losses					1,204	15			1,219	0%
Canadian Lawyers Ins. Association	Premiums					1,666				1,666	
	Losses					959				959	58%
Canadian Millers Mutual Fire Ins. Co.	Premiums		4			14				18	
	Losses					2				2	11%
Canadian Surety Company	Premiums	22	7			190	2	224		445	
	Losses	(29)				(509)	359	(78)		(257)	0%
Canadian Union Insurance Company	Premiums	161								161	
	Losses	5,134								5,134	3189%
Canadian Universities Reciprocal Ins. Ex	Premiums					143				143	
	Losses					628				628	439%
Centennial Insurance Company	Premiums	8								8	
	Losses	2								2	25%

MISCELLANEOUS INSURANCE CLASSES - 1997

Company		Aircraft ('000)	Boiler & Machinery ('000)	Credit ('000)	Fidelity ('000)	Title & Liability ('000)	Surety ('000)	Marine ('000)	Warranty & Mortgage ('000)	TOTAL ('000)	Loss Ratio
Chicago Title	Premiums					20				20	
Insurance Company	Losses									0	0%
Chubb Insurance	Premiums	3	120			532	30	2		687	
Company of Canada	Losses		8			100	2	(3)		107	16%
Cigna Insurance	Premiums		593		8	400		111		1,112	
Company of Canada	Losses	84	401		5	169	(1)	126		784	0%
Citadel General	Premiums		10		2	98				110	
Assurance Company	Losses					(66)				(66)	0%
Clare Mutual Fire	Premiums									0	
Insurance Company	Losses									0	0%
Commerce & Industry	Premiums		2,625			156	25			2,806	
Insurance Company	Losses		1,776			6				1,782	64%
Commercial Union	Premiums	40				54				94	
Assur. Co. plc	Losses	414				96				510	543%
Commercial Union	Premiums		668		65	1,533	5			2,271	
Assur. Co. of Canada	Losses		126		3	343	(58)			414	0%
Commonwealth	Premiums					99		(4)		95	
Insurance Company	Losses					72		(79)		(7)	0%
Community Newspapers	Premiums					5				5	
Reciprocal	Losses					9				9	180%
Continental Casualty	Premiums					301				301	
Company	Losses					620				620	0%
Continental Insurance	Premiums	44	111	3		126		174		458	
Company	Losses	14	48			(1)		(71)		(10)	0%
Co-operators General	Premiums		177		171	122	4	401		875	
Insurance Company	Losses		6			1,458		4		1,468	0%
Cumis General	Premiums		10		104	107				221	
Insurance Company	Losses				41					41	19%
Dominion of Canada	Premiums		25			504				529	
General Ins. Company	Losses					643				643	122%
Eagle Star Insurance	Premiums									0	
Company Limited	Losses	4								4	0%
Ecclesiastical	Premiums		13		6	308		13		340	
Insurance Office	Losses					297				297	0%
Economical Mutual	Premiums		50		21	1,419	5			1,495	
Insurance Company	Losses				13	570				583	39%
Elite Insurance	Premiums								554	554	
Company	Losses								79	79	14%
Employers Ins. of	Premiums									0	
Wausau, A Mutual Co.	Losses					(21)				(21)	0%

MISCELLANEOUS INSURANCE CLASSES - 1997

Company		Aircraft ('000)	Boiler & Machinery ('000)	Credit ('000)	Fidelity ('000)	Title & Liability ('000)	Surety ('000)	Marine ('000)	Warranty & Mortgage ('000)	TOTAL ('000)	Loss Ratio
Employers Re-Insurance Corp.	Premiums					491				491	
	Losses					199				199	0%
Federal Insurance Company	Premiums		1							1	
	Losses									0	0%
Federated Insurance Company of Canada	Premiums					25				25	
	Losses					6				6	24%
Federation Insurance Company of Canada	Premiums					207				207	
	Losses					17				17	8%
First American Title Insurance	Premiums					224				224	
	Losses					15				15	7%
GAN Canada Insurance Company	Premiums					162				162	
	Losses					7				7	4%
GAN General Insurance Company	Premiums				29	937				966	
	Losses				2	1,102				1,104	114%
GE Capital Mortgage Ins. Co. (Canada)	Premiums								2,554	2,554	
	Losses								50	50	2%
General Accident Assur. Co. of Canada	Premiums		102		65	1,673	6			1,846	
	Losses		9		71	1,219	5	14		1,318	71%
Gerling Global General Ins. Co.	Premiums		6			12				18	
	Losses		336			43		3		382	2122%
Gore Mutual Insurance Company	Premiums					1				1	
	Losses					2				2	200%
Grain Insurance & Guarantee Company	Premiums		1			41				42	
	Losses									0	0%
Guarantee Company of North America	Premiums				75	102	1,539			1,716	
	Losses				(215)		355			140	8%
Guardian Insurance Company of Canada	Premiums		65		74	2,039	290	493		2,961	
	Losses				(178)	925	(359)	429		817	28%
Halifax Insurance Company	Premiums		297		4	2,536	17			2,854	
	Losses		(35)			5,622	54			5,641	198%
Hartford Fire Insurance Company	Premiums		571		7			2		580	
	Losses		3			(3)				0	0%
Home Insurance Company	Premiums									0	
	Losses					33				33	0%
Kingsway General Insurance Company	Premiums					25	2			27	
	Losses									0	0%
Liberty Mutual Fire Insurance Company	Premiums									0	
	Losses					67				67	0%
Liberty Mutual Insurance Company	Premiums				5	880		102		987	
	Losses		(2)		(87)	482		698		1,091	0%

MISCELLANEOUS INSURANCE CLASSES - 1997

Company		Aircraft ('000)	Boiler & Machinery ('000)	Credit ('000)	Fidelity ('000)	Title & Liability ('000)	Surety ('000)	Marine ('000)	Warranty & Mortgage ('000)	TOTAL ('000)	Loss Ratio
Lombard General Ins. Co. of Canada	Premiums		168		68	2,140				2,376	
	Losses		12		85	(917)				(820)	0%
Lombard Insurance Company	Premiums					20				20	
	Losses					(71)				(71)	0%
London Assurance, The	Premiums					25		14		39	
	Losses							6		6	0%
London Guarantee Insurance Company	Premiums		71		9	220	286			586	
	Losses		159		6	114	110			389	66%
Lumbermen's Mutual Casualty Company	Premiums		57			12		15		84	
	Losses		(1)			4		(89)		(86)	0%
Lumberman's Underwriting Alliance	Premiums		11							11	
	Losses									0	0%
Maritime Insurance Company	Premiums							88		88	
	Losses							(2)		(2)	0%
Markel Insurance Company	Premiums					8				8	
	Losses									0	0%
Mortgage Insurance Company of Canada	Premiums									0	
	Losses								327	327	0%
Motors Insurance Corporation	Premiums									0	
	Losses					13				13	0%
NAC Reinsurance Corporation	Premiums	26								26	
	Losses	7								7	0%
National Insurance Company Inc.	Premiums					115				115	
	Losses									0	0%
New Hampshire Insurance Company	Premiums		(48)			214				166	
	Losses		(11)			14				3	2%
Northern Indemnity, Inc.	Premiums						3			3	
	Losses									0	0%
Old Republic Insurance Company	Premiums					4				4	
	Losses									0	0%
Pafco Insurance Company	Premiums					41	1			42	
	Losses					(18)				(18)	0%
Portage La Prairie Mutual Ins. Company	Premiums					597				597	
	Losses					159				159	27%
Protection Mutual Insurance Company	Premiums		(19)							(19)	
	Losses									0	0%
Protective Insurance Company	Premiums									0	
	Losses					1				1	0%
Reliance Insurance Company	Premiums		4			138				142	
	Losses									0	0%

MISCELLANEOUS INSURANCE CLASSES - 1997

Company		Aircraft ('000)	Boiler & Machinery ('000)	Credit ('000)	Fidelity ('000)	Title & Liability ('000)	Surety ('000)	Marine ('000)	Warranty & Mortgage ('000)	TOTAL ('000)	Loss Ratio
Royal Insurance Company of Canada	Premiums		897		159	4,479	24	2,140		7,699	
	Losses		233		228	2,422		1,736		4,619	60%
St. Paul Fire & Marine Ins. Company	Premiums	101			10	91		4,808		5,010	
	Losses	20			(3)	(146)		7,291		7,162	143%
Scottish York Insurance Co. Ltd.	Premiums					1,052				1,052	
	Losses					3,380				3,380	321%
Seaboard Surety Company of Canada	Premiums						79			79	
	Losses					(2)	(6)			(8)	0%
Security Insurance Company of Hartford	Premiums					938		15		953	
	Losses					1,456				1,456	153%
Sovereign General Insurance Company	Premiums		8		4	684				696	
	Losses					190				190	0%
TIG Insurance Company	Premiums					57				57	
	Losses					1				1	2%
Tokio Marine & Fire Insurance Company Ltd.	Premiums					12				12	
	Losses									0	0%
Trade Indemnity [illegible].	Premiums									0	
	Losses			223						223	0%
Traders General Insurance Company	Premiums					7				7	
	Losses									0	0%
Travelers Casualty & Surety Co. of Canada	Premiums					6				6	
	Losses				(1)	6	6			11	0%
Travelers Indemnity Company	Premiums		28			436				464	
	Losses					235				235	51%
UAP-New Rotterdam Insurance Company	Premiums									0	
	Losses					(5)				(5)	0%
Underwriters, Members of Lloyds, Londo, Eng.	Premiums	218			1	489				708	
	Losses					4,312		8		4,320	610%
Utica Mutual Insurance Company	Premiums					13				13	
	Losses									0	0%
Virginia Surety Company, Inc.	Premiums						791			791	
	Losses						589			589	74%
Waterloo Insurance Company	Premiums					28				28	
	Losses									0	0%
Wawanesa Mutual Insurance Company	Premiums		4			293	1			298	
	Losses					184				184	62%
Wellington Insurance [illegible]ompany	Premiums					(1)				(1)	
	Losses					104	5			109	0%
Western Surety Company	Premiums						233			233	
	Losses						(87)			(87)	0%

MISCELLANEOUS INSURANCE CLASSES - 1997

Company		Aircraft ('000)	Boiler & Machinery ('000)	Credit ('000)	Fidelity ('000)	Title & Liability ('000)	Surety ('000)	Marine ('000)	Warranty & Mortgage ('000)	TOTAL ('000)	Loss Ratio
Zurich Indemnity Company of Canada	Premiums					196				196	
	Losses					136				136	69%
Zurich Insurance Company	Premiums		27		14	556	26	18		641	
	Losses				6	(795)	(47)	9		(827)	0%
TOTALS	**Premium**	**770**	**7,210**	**31**	**995**	**32,780**	**3,988**	**9,060**	**3,108**	**57,942**	
	Losses	**5,029**	**5,455**	**224**	**7**	**29,094**	**964**	**10,624**	**456**	**51,853**	**89%**
TOTALS - 1996	**Premium**	**701**	**6,822**	**89**	**1,114**	**36,705**	**4,439**	**9,890**	**1,408**	**61,168**	
	Losses	**1,086**	**2,197**	**119**	**(122)**	**31,004**	**1,701**	**4,265**	**21**	**40,271**	**66%**